THE SATURDAY EVENING POST

An Illustrated Weekly
Founded A° D° 1728 *by* Benj. Franklin

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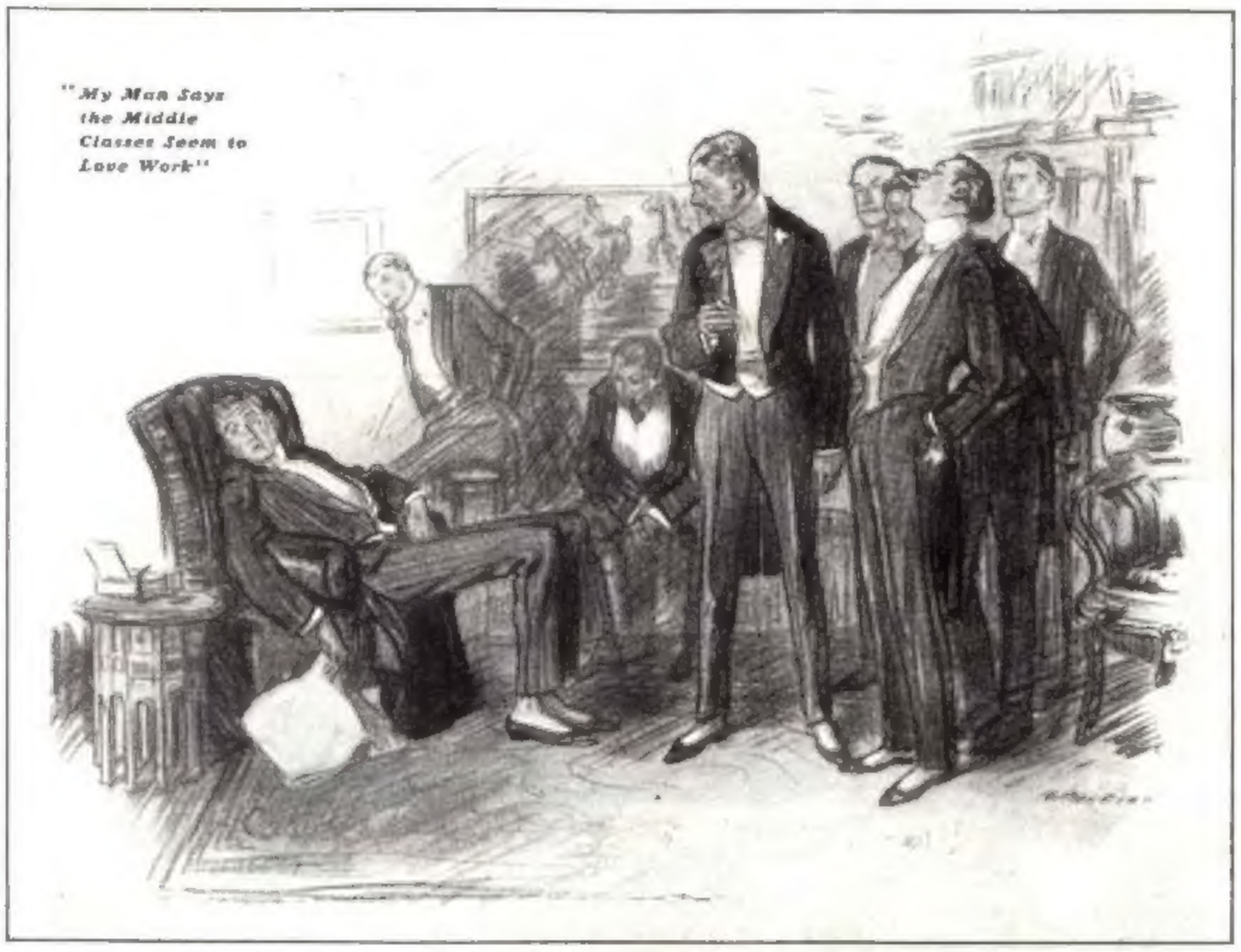
GLOOMY FANNY

By Morley Roberts

ILLUSTRATED BY HENRY RALEIGH



"My Man Says the Middle Classes Seem to Love Work"

LORD LAXTON—familiarly called Gloomy Fanny because his family name was Fanshawe and because he almost always looked gloomy—was very sad and melancholy indeed.

This so pained the other fellows in the club that they took counsel together about him.

"What's wrong with Gloomy Fanny?" asked Tommy Burke. He was in the Guards and knew the boots of every one who was any one in all London. It was his special gift—his *Swadharm*, as Bengalis say of their own special endowments—and he was always mighty proud of it.

"Now you mention it, he does look fair putrid even for him," said Arthur Ponsonby.

"It's that girl, you know," said Billy Russell; "she's married some one else."

Some of the others sighed sympathetically.

"I suppose that would knock a cove," said Tommy, who talked the lowest slang and was so fashionable that he dropped an aspirate now and then in order to show that he was not the slave of English orthoepy. "It's my belief he wants a drink."

"The more Gloomy Fanny drinks the sadder he gets," said Harry Finley. "In fact, after I'd done my best with him last night he said he thought he would give up polo."

Every one looked alarmed at this, for they knew Fanny thought very little of every game except polo.

"That's serious," said Ned Burke. "We must buck him up."

"Get him to do something," said Russell.

"Yes, somethin' reckless," said Ponsonby.

"What kind of reckless?" the others asked eagerly.

"Oh, just somethin' bally reckless, I don't know what," said Ponsonby.

"Let's think," said Tommy Burke.

A pained expression crept over his youthful, happy countenance, and the rest knew he was trying to think.

"Give it up, Tommy," said Finley; "you'll strain a sinew in that wondrous brain of yours."

And Tommy grinned again.

"You do it, Fin. A cove that plays chess ought to be able to hit on some kind of foolishness."

"Let him fight a policeman," said the chessplayer.

"Tosh," said Ponsonby. "Besides, we mustn't do anything to make the House of Lords more contemptible, you know. That would never do."

"He ain't in the House yet," said Tommy.

"The lower classes in Bayswater and such districts think all lords are," said Ponsonby. "Besides, Lloyd-George would revel in it. Let's egg him on to do something noble."

"Noble? What's noble?" asked Ned Burke.

"Somethin' to show the Rads they're all wrong," said Ponsonby thoughtfully.

"Yes, let's bet him he can't do somethin' noble," cried Tommy eagerly.

"Let's hire some girl to jump off Waterloo Bridge," said Jack Finley. "There are tons would do it for a fiver."

"Or for nothing," said the Finley who played chess.

"Gloomy Fanny can't swim. He never did think much of swimming," said Ponsonby.

They thought very hard for five minutes.

"I believe I've got it," said Ponsonby. "What we want is somethin' out of the way and desperate, ain't it?"

They agreed that nothing that wasn't out of the way and very desperate could rouse Laxton from his state of apathetic indifference to all that made life joyous.

"Well, I read of a chap whose girl said he was a rotter and couldn't earn his living, you know," said Ponsonby; "and he was so upset by it that he went out and tried."

"And did he do it?" asked the others eagerly.

"I ain't sure," said Ponsonby; "but I remember Gloomy Fanny sayin' that he could do it."

"Without money?" asked the two Burkes, who had an awful lot of it.

"Without a red cent," said Ponsonby.

"Horrid idea," said Jack Finley.

"Putrid," said Billy Russell.

"Stinkin'," said both Finleys.

"All the same, I believe that if we were to bet Gloomy Fanny that he couldn't, he'd try," said Ponsonby.

"Would it do him good?" asked Tommy Burke.

"Bound to," said Ponsonby. "It would be such a change, you see. And he wants a change badly. Finley's tried drink and it wouldn't work, at least so he tells us."

"It can't do any harm," agreed Russell; "let's try it."

"What's the bet to be?"

"Let's each bet him fifty to five that he can't and won't," said Ponsonby, "and, if that don't work, that he daren't."

"Daren't do what?" asked the others.

"Why, go out into London east of Fleet Street—where it's said to be horrid, though I've never seen it—without money and earn a living," said Ponsonby.

"Horrid idea!" said Jack Finley.

"Putrid," said Billy Russell.

"For how long?" asked Ned Finley. "A month?"

"Much too long, I should say," urged Tommy. "Let's say a week."

"A week's good enough," agreed Ponsonby. "If a chap can't forget a girl in a week when he's got no money in his pocket he's past all cure, I should say."

"When shall we try it?" asked Ned Burke. "Where is he?"

"In the library, readin' the Spectator," said Russell.

"Oh, no, I don't believe that," said Tommy Burke; "draw it mild, Billy."

"Well, he had it in his hand, I swear," said Russell; "that's what made me so anxious. No one who isn't ill or a smug reads it."

"Let's drift in to him and egg him on," said Harry Finley, rising. And presently they drifted into the library and found Gloomy Fanny all by himself. He had the Spectator in his hand. But it was a great relief to everybody to find that he held it upside down.

"What's that you're readin', Fanny?" asked Arthur Ponsonby.

"I don't quite know," replied Gloomy Fanny. "I never saw it before and don't want to again. I don't think much of it."

"A thing like that won't buck you up," said Burke; and Fanny seemed to agree with him. He let the Spectator fall and eyed them as if wondering what brought them there. Ponsonby led, for he was much the cleverest of them all.

"Look here, old chap, we want your opinion," he said seriously. "You remember I told you of a pretty rich chap who had a row with his girl because she said he was a useless rotter and couldn't earn sixpence even if he tried; and he got wild and said he could earn a living just as if he belonged to the middle classes. And she laughed at him, and he got fairly mad and there and then took off his watch and chain and dumped all the cash he had on the table—and his checkbook, which he carried in his hip pocket—and went out into the city to look for a job. Now do you think he worked the trick or not?"

Gloomy Fanny shook his head.

"How do I know if I don't know what kind of a blighter he was?" he asked, reasonably enough. "If he had pluck ——"

"Ah, that's it," said Burke. "I said I couldn't do it."

"Of course you could," said Gloomy Fanny, rousing himself visibly; "any rotter with the spunk of a microbe could. I don't believe these middle-class coves when they let on it's so hard to earn a living. My man says the middle classes seem to love work. He was born and bred in Peckham—where I believe most of them come from—and he ought to know. My man says that any chap that wants work can get it. He says

that they enjoy life more than we do—ever so much more, especially on Saturdays. I always let him have Saturdays if possible, for it keeps him contented. If the chap you talk of was anything like a man he was all right, Arthur."

"I doubt it," said Harry Finley. "I don't believe I could do it."

"I'm jolly sure I could," cried Russell.

"Billy, I'll bet you ——" began Ponsonby, but Russell waved him down.

"Only my wrist is crocked up," said Russell. "But I believe Fanny could do it. I really do."

Ponsonby shook his head.

"Gloomy Fanny is wrong and I don't believe any of us could do it," he said seriously. "It's all very well for Fanny to talk, but I don't believe that man of his really knows the lower classes—I maintain there's no such thing as middle classes, for that matter. His man is spoilt by living with Fanny. I dessay Fanny's man feels like a duke. My view is that these lower classes—from stockbrokers down to costermongers—have made work a habit. In fact, they have taken to it like to drink. They don't know what to do without it. They're just miserable without it. I had a man once who said he just hated Saturday and Sunday and all holidays. He said, 'Sir, I own it freely, I hate not working.' Now he's doing two years' hard and is happy. What I say is we couldn't do it. We don't know which way to begin. You have to begin in Notting Hill Gate or the East End. What do we know of these places? And talking of that, Fanny, where's Peckham?"

Gloomy Fanny shook his head, and so did the others.

"Would it be any use askin' a waiter?" said Finley.

"Oh, never mind, it ain't my point," said Ponsonby. "My view is we should starve. Pluck's pluck, no doubt; but some things are pure recklessness. I'll bet any of you fifty quid to a fiver that you can't go out of here with a shilling in your pocket and live for a week honestly."

"Rot," said Gloomy Fanny; "I could."

"Gammon," said Harry Finley.

"Tosh," said Burke; "why, Fanny's the last to do it—the very last."

Fanny tucked his legs under him and glared at Burke.

"And why the devil am I the last, the very last?" he demanded.

"I feel you are too," said Ponsonby. "No doubt you fancy you can, but don't think of it, Fanny."

"Why not?" asked Fanny.

Ponsonby shook his head and shrugged his shoulders.

"Don't press me for any reasons," he said.

"Reasons! What reasons are they?" inquired Fanny furiously.

"Well, if you will have it, it wants brains—and you're the biggest ass of us all," said Arthur Ponsonby, as softly as if he loved him.

Fanny threw up his head.

"What? And you say that with Burke and Billy Russell in the room! Well, I'm sure, that's somethin' to hear," he said with a bitter laugh. He rose and stood in front of the fire.

"I'll bet you, Arthur," he said, "I can do it."

"You can! Done with you," said Ponsonby eagerly.

"Any others?" inquired Gloomy Fanny.

"All of us," said Russell: "fifty to five with the lot."

"Done," said Fanny. "That's three hundred to thirty that I can't. I can! And I'll buy Grigg's pony with it, you see if I don't."

Ponsonby went to the nearest writing-table and sat down.

"Let's have it all clear, Fanny," he said, as he took a sheet of the club's notepaper. "Are you quite sober?"

"Abso-loot-ly," said Fanny.

"And in your right mind?"

"Of course," said Fanny.

"Then I'll write it down," said Arthur Ponsonby. In a few minutes he produced this document.

The undersigned bet Gloomy Fanny, jointly and severally, fifty pounds each to his five each that he can't and won't and daren't leave this club or any other place appointed, without any spot cash but a shilling, or assets, and go to Whitechapel and live for a week by honest work, without begging, or borrowing, or stealing, or using any influence to obtain bed and board, or either, and to this we all set our hands.

"How's that?" he asked proudly.

"By Jove, you ought to have been a lawyer," said Jack Finley. "How did you learn the lingo?"

Ponsonby modestly disclaimed any merit but that of a good memory.

"You see, I had to read through two deeds last week whether I wanted to or not," he said. "My bally old solicitor made me. Is that right, Fanny?"

"What's spot cash?" asked Fanny.

"Anything on the spot, in your pockets," said Arthur Ponsonby.

"And assets?"

"Your watch and chain and sleeve-links and studs and so on," said Ponsonby.

"Ain't I to know the time to go to work?" asked Fanny.

"I believe they blow a whistle," said Burke.

"And ain't I to have sleeve-links or studs?" asked Fanny.

"You might get desperate and pawn 'em," said Russell. "But I dessay we could find you a cheap set, couldn't we, Arthur?"

"We'll find out by and by," said Arthur.

"What's jointly and severally?" asked Gloomy Fanny.

"It's a legal phrase," said Ponsonby, "a first-class one too. You find it in most legal documents."

"I dessay it's all right, though I never saw it," said Fanny. "And what's 'any other place appointed' mean?"

"Oh, that was my foresight," said Ponsonby. "I thought we might arrange to give you a good dinner at a place where the grub's better than here, as you mightn't have anything to eat for a week."

"Oh," said Gloomy Fanny thoughtfully, "yes, I see. That's very kind of you, Arthur. And when am I to do it?"

"Oh, tonight, of course," said Ponsonby—"the sooner begun the sooner over. I forgot to put that in. I'll put in 'tonight' after 'other place appointed,' and we'll sign it."

"Let Me Expline Again. This Gent 'as Mide a Bet 'e Can Live Dahn in W'itechapel—'aivin' Only a Bob Capital—for a 'ole Week ——"

They all did sign it, and then Russell urged an immediate arrangement of the matter of studs and sleeve-links.

"We'll soon settle that," said Arthur, and he rang the bell. In a minute a waiter appeared.

"Yessir," said the waiter.

"Where do you get a cheap set of studs and links, Johnson?" asked Ponsonby, who knew the name of every waiter in six clubs.

"We don't keep 'em in the club, sir," said Johnson.

"How thoughtless of the secretary," said Finley.

"I mean what price would they be? Ten shillings?" asked Ponsonby.

"Oh no, sir," replied Johnson. "I should say you'd get a very 'andsome set for eighteenpence."

"Eighteenpence! Great Scott, how we are robbed!" said Burke.

"And where would you go for a handsome set for eighteenpence? To a jeweler's?" asked the master of the ceremonies.

"I should say to a 'aberdasher's, sir," said Johnson solemnly.

"Then ring up a messenger and tell him to take a taxi and get a set at once," said Ponsonby promptly.

"Yessir," said Johnson.

"And we'll dine you at the Carlton, Fanny," said Ponsonby, "and give you a grand send-off. I think it's awfully plucky of you; and you'll be able to tell us all about the city and such things when you come back."

"Why did you pick Whitechapel?" asked Gloomy Fanny.

"I believe I own a street there," said Ponsonby. "I saw it in a deed at my solicitor's. I believe it's a healthy and salubrious part of the city."

"Oh, any place will do me," said Gloomy Fanny.

"Buck up," said Burke; and presently, as Fanny tried to buck up, the waiter returned with the studs and sleeve-links. They cost, it appeared, one and ninepence, and the taxi and messenger boy came to three and six.

"Fancy a golden set like that for less than the bill for gettin' 'em," they said with vast admiration, as they passed them around. "It's marvelous."

"Do you know anything of Whitechapel, Johnson?" asked Ponsonby.

"I've 'eard of it, sir," said Johnson cautiously. "I believe it's in the Heast Hend, a very low neighborhood, sir, so I'm told. But there's a boy in the kitching whose grandfather lives there, sir. I could hinquire."

"Thanks," said Ponsonby, "but never mind."

"A low neighborhood, is it?" said Gloomy Fanny; "well, it's all the same to me!"

And half an hour later they took two taxis to the Carlton, which was just round the corner. As Ponsonby had ordered the dinner by telephone it was a very good one indeed. For Ponsonby knew the name of every waiter at the Carlton as well as at his own clubs. It was his special gift, just as Tommy Burke's gift was to know the boots of every one of importance in London. When they sat down Tommy drew attention to the fact that some one's boots were like those of the late Lord Salisbury.

"When I saw 'em just now I got a cold shiver," said Burke; "they seemed so ghostly to me."

Even Fanny seemed to enjoy the dinner.

"Perhaps it's your last one," said Russell encouragingly.

"Can you die of starvation in a week?" asked Harry Finley.

"I know some one who went without for five days," said Ponsonby. "He said the first and third days were agony, but the fourth and fifth he got easier, but very dotty."

"Did he think he could have lasted two more?" asked Ned Burke.

"He said he thought so," replied Ponsonby. "But he wasn't quite sure."

"Well, if Fanny can't stand a week he can chuck it or go into a workhouse," said Jack Finley.

They discussed whether it would be legitimate for him to do so and decided in the affirmative, so long as he worked in the workhouse.

Fanny said little or nothing, but he ate and drank steadily. He only talked when it came to the coffee. Then he planted his elbows on the table and spoke.

"I suppose you chaps are wondering why I took this bet on," he said, with an air of inspissated gloom; "but, to tell the truth, I was thinkin' of doin' somethin' desperate, and I might as well do this silly foolishness as anythin' else that I can see."

"I believe the East End is frightfully interestin'," said the Finley who played chess. "I read a book the other day which told about it. It's very adventurous."

"How?" asked Ponsonby.

"They never know what will happen next," said Finley; "they may be dead broke any minute. Oh, it seems awful sport, just like gamblin', to be there—almost like Monte Carlo. I shouldn't be surprised if Gloomy Fanny enjoys it. He'll be a character there, and they are sure to like him."

"We all do," said Ponsonby.

And suddenly he looked at Fanny.

"I say, are you goin' there dressed like that?" he asked.

"Why not? How else am I to dress at night?" asked Fanny.

"Let him go as he likes," said Burke. "I shouldn't be surprised if it made him popular. I've heard the lower classes like to be treated with respect. Once I went to dinner in Bayswater, and the cove who took me said I'd better mind my p's and q's and be on my best behavior. And what's more, I saw he was right. Oh, you have to be very careful with the lower classes."

"Frightful touchy lot," said Ponsonby. "Tommy's right there. My dad told me that, and he ought to know, havin' been member for some place in Lancashire. I think Fanny had better stick to his present dress. Do you know any of the language they use there, Fanny?"

"Not a blighted word," said Fanny.

"Is it—is it Clean?" Asked Fanny

"I know some," said Harry Finley; "got 'em out of that book. 'Clobber' is one. It means clothes. And your name is 'monaker.' I know that."

"Wonderful thing, the English language," said Ponsonby. "Hadn't he better know the word for money, in case he has to beg?"

"Beg be dashed," said Fanny, lighting a half-crown cigar.

"I know a lot of words for that," said Harry Burke. "There's a corporal in my company who told me a whole lot. There's 'quid'—which we know—and 'thick uns,' and 'posh,' and 'spondulics,' and 'bob,' and 'joey'—I don't know what that is—and 'tizzy,' and 'brahns'—which are pennies, I believe."

"All this will be very useful to you, Fanny," said Ponsonby. "It's just as if we were giving you a farewell before you went to Uganda big-game hunting, and were teachin' you the lingo. Ain't it time we went?"

They rose from the table at half past ten, and they felt that Fanny was much more cheerful.

"What I wanted was somethin' to do," he said—"somethin' mad and desperate, just like this. For two pins I'd have married little Tottie Vyne, and now I wouldn't."

"Then we've saved you indeed," said Ponsonby fervently. They ordered two taxis and went down to the nearest underground railway station—which, of course, was Charing Cross—having discovered that eastbound expresses for Whitechapel started from there. Burke, of the Guards, and Ponsonby went with Fanny, who showed them his solitary shilling.

"It never looked so big before," said Fanny with a sigh. "I give you my word it looks as large as a dinner-plate."

The two Finleys, Ned Burke and Billy Russell followed behind them. When the cabs had chased fate and fortune down Villiers Street the sight of seven "toffs" in evening dress on the pavement excited a mad desire in the bosoms of seven newsvenders to sell them "Exterree Speshuls." It appeared that there had been something that they described as "a norrible murdah in W'itechapel."

"'Ere yer are, gents. 'Orrible deetiles, scene of the murdah in W'itechapel! Exteree Speshul! 'Orrible deetiles," they said urgently. And Ponsonby bought two copies, one of which he passed over to Gloomy Fanny in order to save him a penny. He gave sixpence for them and asked for no change.

"By crums, yer a gent," said the favored newsvender, as he spat on the sixpence for luck.

"I wonder if they know Whitechapel," thought Fanny, "and I wonder if they're all like that down there."

He grew more thoughtful every minute. But the others did not allow him to pursue his pensive way. They bought him a ticket—a third-class one by agreement—to Whitechapel, and took others for the Temple, which Ponsonby assured them was the next station eastward, in order that they could see him into the train.

"It begins by bein' excitin' at once, don't it?" said Tommy Burke. "What with a murder right off, oh, it's very excitin'."

If Fanny thought so he said nothing, but went down the stairs with the gloomy resolution of a strong murderer going to the scaffold. "You don't want to back out?" asked Ponsonby, who had some feelings of compassion when it absolutely came to the point.

"Did you ever know me back out so long as my pony had three legs?" asked Fanny in the language of polo.

And as they came on the platform the ticket examiner sang out:

"W'itechapel trine!"

As it happened, it was one of the last old compartment trains before the world of London was electrified out of its ancient sleep and urged to become worthy to compete with Chicago and Glasgow. And the train happened to be pretty full. Yet as fate and Fanny's luck would have it, the compartment opposite him and his six friends was empty, save for one young woman. Tommy Burke opened it and Gloomy Fanny entered like one in a dream. And Tommy slammed the door. The others crowded round. They all spoke together. "Buck up, Fanny." "If you can't stick it ——" "Oh, he can—what, Fanny funk it!" "Our best regards to all in Whitechapel." "Oh, west is west and east is east ——" "Rot, Finley." "You mustn't tell 'em you're a lord, Fanny; that wouldn't be fair ——"

"Now, gentlemen, goin' on 'ere?" said the guard; and they stood back as the train started. Then they cheered, but Tommy Burke snatched the papers from Ponsonby and, running, threw them into the carriage.

"Offul murdah in W'itechapel," he said. "Good night, Fanny! You're a wonder!"

Then the curtain dropped on them, and the world contracted suddenly for the adventurer to a dim, gas-lighted box in a roaring tunnel, with a wonderful creature nearly opposite him, dressed in pink and magenta and green, and a hat with an ostrich feather in it at least eighteen inches long. Gloomy Fanny took her into his mind as a whole, and shivered; and then suddenly he saw her eyes fixed upon him with a glance he could not understand. They were, he thought, very wonderful eyes—brown and liquid and beseeching. It was the appeal in them that touched Fanny, though he couldn't understand it. He wondered whether she needed help from so poor a knight-errant and whether he could give it her. And he saw that she shifted uneasily on her seat and moved her shoulders up and down very strangely, in a way he had never seen in society. And she worked her chin up and down too. These signs that the lady with the feather was dying to speak to him on matters of the most urgent importance were blank script to him. And then suddenly, not being able to restrain herself any more, she spoke:

"Beggin' yer pardin, sir, wot was it that friend of yours said abaht a norrible murdah in W'itechapel?" she asked eagerly.

"They say there has been one there," replied Fanny, very glad to open some kind of relations with any one who seemed to take a strong personal interest in that desert district.

"Is it in the piper, same as that toff said?" she asked, still shifting about in her seat as if it were very hot.

"Perhaps you'd like to look at it," said Fanny politely, finding the place in the paper.

"I was wonderin' if it was dahn our street," said the young lady. "There's a woman dahn there bin askin' for it this three weeks." She took the paper eagerly, but no sooner had she grasped the main details than she turned to him with a perfectly heavenly smile.

"Nah, 'tain't in our street," she said. "In fac', 'tain't in W'itechapel at all; it's in Wappin'—very low it is, too, dahn there. After all, I'm glad Bob Thomas 'asn't murdered his missis, though she's bin askin' for it dyly these three months. But, I s'y, are you comin' dahn there to see abaht the murder?"

Fanny shook his head and looked immoderately melancholy. Apparently her heart was touched. She did not understand that he always looked, when in repose, as if all his relatives had died bankrupt. In such a case a man's aspect is one of peculiar sadness. She took a great interest in him already. His grave courtesy appealed to her, even if he was a toff. She was much puzzled by the fact that his name appeared to be Fanny. She wondered why it was Fanny. Was he a lord? If so, what was he doing in a third-class carriage, going to Whitechapel at eleven o'clock at night? She folded up the paper and looked at him.

"Please keep it," said Fanny; "oblige me by keepin' it."

"Nice-lookin' feller, too," thought the young lady; and as she thanked him they ran out of Blackfriars. So far they had the carriage to themselves, and the train grew emptier as it went on.

"I s'y ——" she began.

"Yes," said Fanny.

"I s'y, do you mind if I arsks w'y them other toffs give yer the nime they did? 'Tain't yer real monaker?"

"It's a nickname," replied Fanny, glad that he knew what a monaker was. "But I don't mind it. My name's Fanshawe."

"Thanks," she said innocently; "mine's Lisbeth Ann Potter."

"I'm glad to know it," said Fanny. "Do you live in Whitechapel, Miss Potter? What kind of place is it?"

"Business is bad," said Miss Potter; "that's the kind of place it is nah. My farver is in the vegetable line—shop and barrer tride—but things is bad dahn our street. But w'y are you goin' dahn there?"

By this time Gloomy Fanny had made up his mind. Luck had thrown him into contact with the daughter of a comparatively rich man. However bad trade was, a man with a shop and a barrow was a millionaire compared with a lord who only had a shilling.

"I'd like to tell you why," said Fanny; "it's a very odd reason."

She stared at him and her lips parted as if she were about to speak.

"Yes?" said Fanny.

"I s'y, wot did the bloke mean by s'ying you weren't to let on you was a lord?" she asked eagerly.

"It's because I have to be poor for a week," said Fanny.

"Poor for a week?" she faltered. "I don't tumble."

"All I've got is a shilling," said Fanny. "It's a bet."

"Ow, you've lost it all bettin', 'ave you?" she said. "Bettin' is a mug's game and my Bill ought to know it."

Fanny forbore to inquire who Bill was till she had grasped the essence of the situation. Time was going on; the stations passed them. Some one might get in and spoil their tête-à-tête. He began to be interested in her.

"Listen," he said very seriously.

"I'm a-listenin'," she said. "Gah'n, do! Oh, I s'y!"

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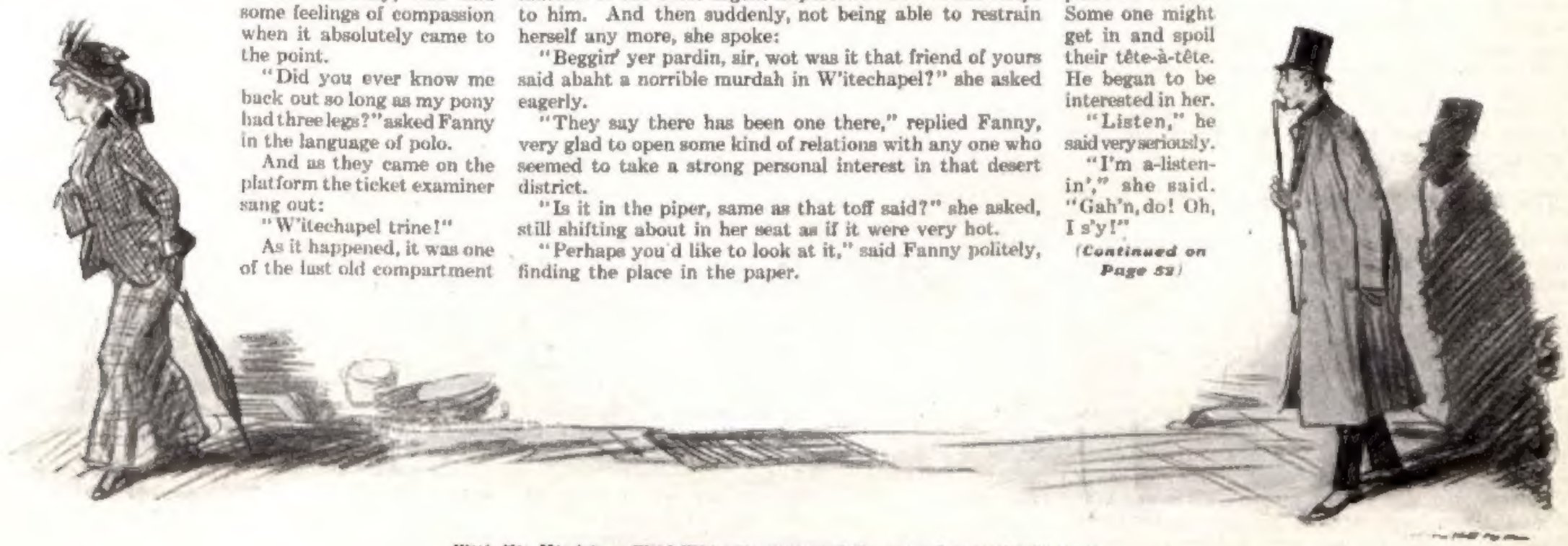

With His Mind in a Wild Whirl He Followed Her at a Respectful Distance

The Consumer Behind the Counter

Eight Million British Customers Who Buy at Their Own Stores

It Was Their Store, Their Goods, Their Pennies. They Were Selling to Themselves

By WALTER E. WEYL

IT LOOKED like any other little shop. Like its dozen neighboring competitors that lined the narrow English street, the coöperative store presented an abased and almost shrinking appearance, as though apologizing for taking up so much space. Its wares were like the wares of other groceries. In its window was the accustomed display of candles, biscuits, cocoa and canned goods, while behind the white-aproned clerk were the usual mounds of brown packets of sugar, competing with green and yellow packets of tea for supremacy on the shelves.

As I entered the shop the youth behind the counter nodded to me inquisitively. Surely I had seen this same youth in every grocery shop in England! Yet there was a difference. This clerk was a trifle less obsequious. He was less urgent. He seemed surer of his job. He sold his cheese and oatmeal with a detached air—in much the same way a postal clerk sells you a stamp.

The store's customers were not unlike other customers in the workingmen's quarter. There was the usual Monday morning number of beshawled and bonneted wives. Near me stood a quaking, patched old man—a pensioner on a dollar and a quarter a week—who debated on the relative merits of the tea in the yellow and the tea in the green wrappers. A six-year-old boy was investing in a ha'pennyworth of "sweets." There was, perhaps, less gossip than you hear in other little shops; less picking and choosing and preliminary fingering of viands; less complaining about quality and less haggling over price. Otherwise, except for a huge black-lettered sign over the low doorway, you might well have forgotten that you were in a coöperative store.

Yet this store contained something of value to America. It embodied a new principle and a new ideal. It was a consumers' store. The shop and all that it contained, from the tubs of butter to the high-necked bottles of vinegar, belonged to the beshawled and bonneted wives, to the old-age pensioner, to the candy-loving schoolboy and to an odd thousand of other coöperating customers. It was their store, their goods, their pennies. They were selling to themselves. They were buying from themselves. This little shop was owned, manned, operated and patronized by and for the coöperating consumers.

The Plans of Twenty-eight Poor Weavers

IN AMERICA each consumer acts for himself and each is more or less helpless. When your wife goes to market, or telephones her order, or has the grocer or butcher call at the house, she is in the grip of a system. She may be a good housewife, who can tell sugar from sand and cream from skimmed milk; but she is not an analytical chemist or an expert in a thousand technical processes. She has not read national and state reports upon adulteration, sophistication and substitution. And, if she had, of what benefit is the knowledge when prices of kerosene, coal, butter, eggs, meat, fish and vegetables go up? She is only one among thousands and trade goes on with or without her.

Therefore your wife and other men's wives and other men's daughters, each carrying her own market-basket and each armed with her own purse and her own knowledge, knuckle under. The individual buyer does not know what she gets or always how much she gets. Storage eggs hide their antiquity beneath the smooth exterior of youth; the pound loaf dwindles to twelve ounces and the peck and bushel measures seem very small for their age. Despite pure food laws, we still buy and eat thousands of tons of deleterious foods. The stomach of the poor remains the waste-basket of the nation. It is not always the grocer's fault, or the baker's, butcher's or haberdasher's. They must live at their trade. They must meet the competition of the unscrupulous. They, too, have bad foods and bad wares forced upon them. They, too, are parts and victims of a system of trading. The end of it all is that the consumer, going into the conflict singly, succumbs singly. She is too ignorant and too weak to stand against the special knowledge and the financial strength of those who sell her what she does not want.

The coöperative store is simply the consumer united. In the coöperative society a thousand or a million consumers are acting collectively. The fundamental principle is very, very simple. It is the principle that a thousand men combined can buy far more advantageously than a thousand men separately.

If three or four families unite to buy a barrel of apples, or a gross of leadpencils, they will fare better than if each buys a few apples or leadpencils whenever the need arrives. If ten thousand workingmen buy their canned tomatoes, their beef and their bread at one time it will cost them less than if each one buys individually. This economy of wholesale prices is the basis of coöperation.

There are, however, certain grave problems involved in organizing a coöperative society. How, for example, shall the capital be raised for making the first purchases, for paying wages and for renting a place where goods can be stored until the individual consumer requires them? What prices shall be fixed to the individual consumer? Shall he receive the goods at the wholesale price and then be taxed for his share of the joint expense, or shall the goods be sold him at a price that will leave a profit? If so how shall this profit be divided? Who shall be members of the society and who shall be managers? Shall there be a profit to "insiders" or shall the store be a democracy?

All these problems presented themselves to the founders and inventors of the modern, successful coöperative store—the Rochdale Pioneers. These pioneers were not rich merchants or acclaimed social reformers and they commanded neither the purse nor the conscience of the nation. They were twenty-eight poor weavers of the town of Rochdale. Their joint resources were nothing. It was only by dint of long-continued heroic sacrifices that these twenty-eight men were able, by means of weekly four-cent installments, to collect a pitiful capital of one hundred and forty dollars. With this capital these "shoestring" financiers were to revolutionize the foundations of British business.

Actually the coöperative movement was built up not upon one hundred and forty dollars but upon an ideal. The twenty-eight poor weavers felt that the time was out of joint and that they could set it right. Their England—the England of 1844—had changed from a pleasant agricultural country to a dark and ugly factory land, in which little children worked in the mines and untended babies died by the thousand in unspeakable slums. In Rochdale, as elsewhere, strikes, lockouts and persistent unemployment had reduced great masses to abject misery. While careless manufacturers throve and the landlords became wealthy, wheat duties raised the price of bread and took their steady toll in deaths from starvation. It was an age of low wages and high prices. Yet these twenty-eight weavers did not despair. Though penniless, voteless, with little instruction and no prestige or influence, they conceived a plan no less ambitious than "to arrange the powers of production, distribution, education and government." England was to be transformed by a few hungry and law-abiding weavers.

A Commercial Mustard Seed

AT LAST the day of action arrived. On the evening of December 21, 1844, the shutters of a small ground-floor warehouse in a back street of a workingmen's district were timidly opened and microscopic supplies of flour, butter, sugar and oatmeal were revealed. The "auld weyvurs' shop" was ready for business.

No wonder the street urchins of Rochdale jeered. The opening was sufficiently unimposing. The whole business amounted to but ten dollars a week and in the beginning the store was kept open on Saturday and Monday evenings only. One of the twenty-eight members acted as salesman; a second, as secretary; a third, as cashier; a fourth, as treasurer; while the remainder were trustees, directors, stockholders and customers. The twenty-eight furnished their own capital, labor and patronage.

It seemed a slow, tedious, plodding way to transform England; and the lords in Parliament and the great landowners and manufacturers of England took no notice, while even the London Times failed to regard this opening as good copy. Yet, though no one cared whether a few Rochdale weavers bought oatmeal from themselves or from their neighbors, the twenty-eight went on with their miniature experiment. The world and all future generations were invited to stop, look and listen.

There was more to all this than appeared. The Rochdale weavers, poor in money, were rich in hopes. The little store on the ground floor of the warehouse was only part of a much greater plan. This plan included the manufacture of articles to employ their out-of-work members, the building of houses coöperatively, the renting of an estate to employ their poorly paid members, the establishing of a home colony of united interests and the assisting of other societies in establishing like colonies. There were still other plans—plans that stood out in strange revolutionary contrast to the dismal England of 1844. Meanwhile the twenty-eight poor weavers of Rochdale went on selling each other sugar and oatmeal.

That was the beginning; but, like the grain of mustard seed, the growth of the store idea was immediate and overwhelming. Hundreds of men and women clamored for admittance to the weavers' society; and, as the membership grew, the plan spread till similar stores sprang up in

all the North of England. The store crossed the Scottish border and soon took root in Wales. There was no stopping it. Stores that had begun before 1844 changed their rules and faithfully copied the methods of the Rochdale Pioneers. The principle of distributive coöperation was established. The consumers—it was proved—could combine.

Today in the United Kingdom there are fourteen hundred and thirty separate coöperative shops. Though a few of these are small, as small as the original Rochdale Society, others have thousands and even tens of thousands of members. One society in Edinburgh boasts of nearly forty thousand members, while one in Leeds has nearly fifty thousand. In all there are a few less than two and a half million men and women united to purchase their food and clothing coöperatively. At least eight million people, one-fifth of all the inhabitants of England, Scotland and Wales, belong to families who habitually purchase at the coöperative stores.

Fifty thousand customers cannot well trade at one shop, and some of the larger societies own many stores. The Leicester Society—with almost twenty thousand members—has thirty grocery shops, eighteen retail butcher shops, fifteen pork butcher shops, three drygoods departments, one millinery department, three boot-and-shoe stores, a laundry, a milk depot, a coal depot, a clothing department, a furnishing store. In short, more than seventy separate shops are run by this one society and any member of it can purchase anything at any one of them.

The Huge Volume of Coöperative Sales

THE sales of the coöperative stores are no longer only ten dollars a week. Year by year the business of these shops has increased, although there are still a few little ones that do an annual business of only three or four thousand dollars. The average society turns over about a quarter of a million each year, while Leicester does a business of well over two millions and Leeds one of eight millions of dollars. For the entire kingdom, the annual retail business is three hundred and fifty millions of dollars, the average member spending one hundred and forty dollars every year at his coöperative store.

It is worth while to pause a moment and see what three hundred and fifty millions of dollars a year means. There is no store or chain of stores in the world that does a business in any way approaching this. The great Army and Navy Stores of Great Britain, which, though coöperative in name, are really run for profit and appeal so openly to the "classes" that you cannot buy there unless you are within a certain social circle—these great establishments are a picayune trading-post compared to the real coöperative stores. England is a country of low wages and low prices—a country where three hundred and fifty millions go as far as five or six hundred millions in America. And the coöperators who spend these hundreds of millions are poor men. They are mostly factory workers, clerks and small professional men. They do not include the wealthy or even people of moderate income, just as they do not include men on the verge of pauperism. Not five per cent of coöperators have a regular earning capacity of sixteen dollars a week, while the income of the great majority is somewhere between seven and ten dollars. It is these people, the backbone of the manual workers of Great Britain, who now spend annually three hundred and fifty millions of dollars. During the forty years ending in 1910 they have bought from their retail coöperative stores over seven thousand millions of dollars' worth of goods.

The three hundred and fifty million dollars a year is accumulated through billions of separate sales. It is the six-cent loaf of bread, the four-cent pound of sugar, the eight-cent package of tea, the one-cent purchase of candy, which aggregate this three hundred and fifty millions. Tea is sold in quarter-pound cartons, but every year eighty-four millions of these packets are handed over the counters. All of the coöperative stores import their tea collectively; and in the great London warehouse the light wooden boxes, laden with tea from India and Ceylon, come pouring in at the rate of thousands a week. In this one commodity the coöperators sell to their members one-fifth as much tea as the United States consumes annually.

On this business of three hundred and fifty millions of dollars the retail coöperative stores make a tidy profit of fifty-four millions. This profit, like the amount of the business, has been steadily growing. On every hundred dollars there has usually been a profit of from thirteen to fourteen dollars.

It is sometimes asked: "How can there be profits when the people who buy and the people who sell are the same? Can a man make a profit from himself? Can a man win money at business solitaire?"

Perhaps the word profits is wrong. Perhaps we should say dividends or savings. Whatever the name, however, after the business of the year is done, the retail coöperative stores have a balance of fifty-four million dollars to divide among "whom it may concern."

This yearly balance came about in the following way: The twenty-eight weavers were not business geniuses, but they were wise, simple men who worked out a few wise, simple rules. In the first place, they raised their own capital and, by making owner and consumer one, averted any conflict of interest. To capital they paid a fixed rate, large enough to attract it, but not so large as to limit the consumer's profits. They supplied the purest provisions obtainable, gave full weight and measure, and neither asked nor gave credit—thus discouraging debt and promoting thrift. Finally they neither undersold nor competed with neighboring shops, but charged ordinary market prices for all their goods. Hence profits, the difference between the cost of purchasing wholesale and the prevalent retail price, were bound to accumulate. These profits were and still are divided among members according to their purchases. The pioneers invented a new business principle.

Let us see how the principle works. Into the shop in which are the bonneted and beshawled wives and the aged pensioner there comes a little girl, hardly turned eight years.

She asks for three cents' worth of crackers. The clerk could not be more deferential had the order totaled half a dollar. You observe that the child pays cash. She takes a big copper penny out of a ragged pocket and dives in again for the smaller ha'penny. The coins are swept by no means contemptuously into an open till. Then a question is asked by the deferential clerk. The little girl answers: "714." The clerk writes a few figures on a green slip of paper and hands it to the child. The child, the crackers and the green slip depart. The transaction seems complete.

Actually the transaction has hardly begun. Upon the little slip is written: "February 20, 1911. Number 714. Amount, 1½d"—three cents. The green slip means that the child or her parents—whose membership number is 714—may at the end of the quarter receive from the store a dividend upon the three-cent purchase. Last quarter the rate of dividend at this store was eleven per cent. That would mean for this purchase a dividend of eleven per cent of three cents, or one-third of one cent. There is no coin in England small enough to represent this sum. Yet the child grasps the green check as though she realizes that it means all the difference between coöperative trading and competitive trading; that to the extent of this third of one cent she is saving money and becoming owner of a great, wealthy, widespread coöperative system.

At the end of each quarter the dividend is calculated. Here is a little store with sixteen hundred members. During the past three months it sold fifty thousand dollars' worth of goods.

After paying all expenses, including wages, the cost of the stock, a dividend on capital, a bonus to labor, depreciation, insurance, taxes, a contribution for educational and for various charitable purposes—after everything is paid—there is left a net profit for the quarter of sixty-five hundred dollars, which is exactly thirteen per cent of the sales. In other words, for every dollar that came over the counter, thirteen cents remain in the till.

Now theoretically this profit might be divided equally among the customers, so that every one, whether he bought one or a hundred dollars' worth of goods, would receive the same dividend. That would be a dividend to the consumer with a vengeance; but such a method would not encourage business. If the coöperative store is to succeed its members must buy there. If they are to buy there they must have a direct, immediate and visible interest in so doing. This interest takes the form of a certain fixed dividend, paid to each customer upon the basis of his purchases. If the family of the little girl who bought the crackers had in all purchased twenty dollars' worth of goods then, at the end of the quarter, they would receive thirteen per cent of twenty dollars, or two dollars and sixty cents. If they bought two, three or five times that amount then, at the end of the quarter, they would receive two, three or five times that dividend.

Because profits are in proportion to purchases, the store grows. It is this dividend that encourages outsiders to become members, that encourages members to buy liberally, and that induces old members to open their arms to newcomers. The coöperative store is not only democratic but intensely missionary. It is always sending epistles to the unconverted. My dividend is not smaller because you also have a dividend. On the contrary, the more you get, the more I get. The more there are of us, the more there is for each. The greater the sales the less the expense of the sales and the higher the profit.

The Original Coöperative Stores, Toad Lane, Rochdale

The Quarterly Dividend

SINCE the profits of the coöperative store go to the consumer, it might have been attempted to sell to members at cost price and thus give the customer his dividend at the very moment of buying. Why make the consumer wait three months?

The twenty-eight men of Rochdale were wiser than their generation when they rejected this plan of immediate profits. There are great difficulties in selling at cost price. It is hard to know how much of the cost of rent, light, taxes, depreciation or management should be allocated to a slice of bacon or a paper of pins. If there are no accumulated profits it is hard to cover an occasional loss. Moreover, the dividend looks better and bulks larger than the cut in price. I do not care much for the saving of a cent on eight cents' worth of raisins, but a quarterly dividend of ten dollars on eighty dollars' worth of purchases is a consideration. Besides, getting ten dollars at once instead of in a hundred unconsidered driblets leads to saving and investment.

The quarterly dividend is a great stimulus to coöperative thrift. During the last forty years the retail coöperative

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A WOMAN PIONEER

With the Sheep—By Maude Radford Warren

ILLUSTRATED BY P. V. E. IVORY

MY WORK on Hetty Martin's Ranch, the primitive work of feeding men, was almost over. The mining excitement had died down and the soldiers of fortune going to and from Jarbidge were only numerous enough to provide work for Hetty or me, but not for both. I had adventured some of my capital in irrigated land, but misfortune had befallen the ditches and all progress stopped. It was then that Hetty suggested that I go to Wyoming to help her only daughter take care of her husband and her sheep.

"Jennie ain't like her father, or my father or me," said Hetty, with mingled impatience and indulgence. "The best grit she ever showed was when she ran away from me to marry a sheepman—and that looks like a mistake. You see, he's got sick on her before they really have a good start; and she's fussing over him and letting whatever advantage he did get slip away from her. How did I come to have a soft one like that for a child?"

I could have quoted Galton and other scientists to the effect that remarkable individuals do not usually persevere in a family for more than a generation or two, but Hetty had no turn for generalized science—her gift was for seizing the main chance. It seemed to her now worth while to offer me ninety dollars a month to go and manage her son-in-law and daughter. She paid me the compliment of assuming that the academic character of my knowledge about sheep and farming would not detract from my usefulness. She expected her son-in-law to be the brains, and me to be the executive tool. As I knew that soon I should be making less than that in the cookhouse, and as the prospect of a fresh experiment appealed to me, I accepted her offer.

The ranch of Jennie Gardiner and her husband was a few miles from Cheyenne. When I got off the train I stepped directly into that thriving city, which seems to bustle up to the very verge of the railroad tracks. I supposed that Jennie would meet me; and I was glancing about expectantly for a tall, fair woman, when a little, plump, dark one hurried across from the door of the station and grasped my suitcase.

The Only Sentiment We Felt Was in Regard to Sixteen Lambs

"No; I'm not Mrs. Gardiner," she said, in reply to my wondering glance; "I'm Paula Gale—Mrs. Gale—Jennie's neighbor. I had to drive in to town, so we thought I might as well bring you back."

We politely struggled for possession of the suitcase, Mrs. Gale winning, probably because she had breakfasted and I had not. While she and a leisurely trainman got my trunk into the back of her surrey, I had a cup of coffee. When I joined her, Mrs. Gale handed me a heavy coat, a knitted cap and a pair of mittens, remarking:

"There's room for your hat under the seat."

Even before we left the wide streets of Cheyenne I appreciated her thoughtfulness. The Wyoming wind at first discouraged me, as it has many another pioneer. The faces of the people I met on that initial drive were windbeaten and sundried and weatherburnt; fine, frank eyes they had, but heavily wrinkled from being screwed up against the strong light. Wyoming is a woman's country only if she will take for her ideal some creative work. Then she will subscribe, as I did finally, to the opinion of Jennie's husband, Jim Gardiner, who said:

"The only disadvantage of this climate is that you lose your complexion—and who cares about that?"

In the Country of Women Voters

MRS. GALE drove in silence, letting me find myself in my new surroundings. For a time I was a bit depressed by the dusty, dreary look of the houses, built to resist the wind. Even the lifts of land seemed to be just set down anyhow and not really sheltering and lovely; but presently I began to perceive the beauty in the long reaches of the sheep country. One has to see it in great stretches to appreciate it fully. About Cheyenne it rises in billows and folds—treeless, dignified. It reminds one of the solemn, great rolls of the Shetland Islands, also a sheep country. There is the same brown covering, with touches of green and yellow; the same effect of inscrutable silence.

Mrs. Gale and I began to talk and I found that she, too, was a pioneer. After her husband had died she had come to the West and had taken up some homestead land next to the Gardiners. She was living on it to get the title and meantime was teaching school in Cheyenne on the principle that, if you didn't have a man to help you, the next best thing was a little steady ready money. She had concluded this autobiography when a man on horseback passed us—a slack, lean person with rather a sinister look. He greeted Mrs. Gale with an admiring bow and a sentence, which the wind blew away. She nodded briefly and shook the reins impatiently.

"My nearest neighbor, Mr. Sterling," she explained. "He's a horrid, tiresome creature. It's not his own land; he manages it for the sheriff, one of our Republicans who may get a taste of Insurgency one of these days."

She began to talk about Wyoming and Western politics. There was plenty of Western Insurgency, she said, but it was not national. Cannonism seemed as far away as something in Portugal; people were concerned with their own local affairs.

You could not get the Wyoming women stirred up on such a question as child labor, because it was not a problem in their state. The women voted as much as the men did and were interested in public questions, especially those touching on the home or the child. They were against liquor and for good moral character in their candidates. They always chose the best man morally, but not always the most efficient.

"We're not in politics so deeply as we ought to be," she said. "We don't clamor for office and you may be sure the men don't push us into office. In fact, we only get a chance at the offices they won't take because the pay attached is too small—always excepting that of superintendent of schools. We haven't learned the true inwardness of the caucus, and wire-pulling is still frequently mysterious to us.

"Yet we have plenty of indirect influence on the choice of candidates through the desire of the party leaders not to alienate our votes. It is the fear of the women's vote at the polls rather than fear of their vote in conventions that affects the nomination of candidates. Of course in the big cities, like Denver, the women are smarter politically than they are in sparsely settled places. Some of us don't know yet all we can do with the ballot."

Paula talked on of Wyoming and its wonderful resources—its annual twenty-odd millions of dollars of farm products; its sixteen millions of dollars' worth of coal; its sheep, valued at over twenty-three millions; its cattle, valued at fifteen millions. But not one word did she say about the Gardiners and their personal problem. That particular kind of reticence I found characteristic of the West. They don't interfere very much in other people's affairs; they don't give suggestions till they are asked for them.

At last we came in sight of the Gardiner Ranch and Mrs. Gale drove me up a short road lined with thin poplar trees to a narrow, unpainted house, at the door of which stood a pale, tall woman with a shawl over her head. Jennie Gardiner resembled her mother not at all in appearance; yet, as I was to learn, she by no means lacked Hetty's qualities of decision and tenacity. Marriage had brought out in the "soft one" the ancestral virtues. When we had said goodby to Mrs. Gale she took me inside to meet Jim. He sat by the baseburner stove in the living room, wrapped in a patchwork quilt—a fine-looking, hollow-cheeked man, with a cough.

"The tuck's all out of him," explained his wife while I was removing my wraps in a little upstairs room in which was a roaring fire. "You can't put up the window," she added. "All ours are nailed down—'count of the dust I did it. Yes; Jim's got no more health or hope. He's weak as a rag and sits indoors all day."

If he never went outdoors—and lived in a house with sealed windows—no wonder he was sick. When we had gone downstairs a moment of embarrassment came to all three of us. I wondered what were the circumstances of these people and what a newcomer to Wyoming could do for them that would be worth ninety dollars a month—even if they were not paying it.

Jim Gardiner had that quick intuition sometimes characteristic of people who have lived in lonely places. "I guess Jennie's mother hasn't been able to tell you much about us," he said, "for we're not much on writing letters."

"There's nothing much to tell," said Jennie sadly. "You used to be a herder; since your uncle left you this ranch, two years ago, you've been your own man—and now you're sick and everything's going to pieces."

Jim smiled at her. As I found out later, he had plenty of the imagination she lacked; and from his point of view there was a good deal to tell about him and his work. He felt, indeed, that he counted only as a little item in the history of the sheep country; but love of the sheep and their ways had been bred in his veins. He was old enough to have been engaged in some of the conflicts between the sheepmen and the cattlemen. He could almost remember when was fledged the notion that cattle refuse to eat on the land where sheep have fed. He had seen that misconception, grown to a foul, monstrous bird of prey, feeding on the bitter hearts of the cattlemen, winning as its spoil during the years hundreds of bodies of men who had died fighting for their living or their profit, and thousands of helpless sheep clubbed to death in narrow cañons or dynamited in lonely hollows.

The Old Order Changes for the New

HE KNEW the individual tragedies of herders who had saved year by year to go into business for themselves and had then seen their first flock butchered by cattlemen or smothered in storms. Like other herders, he knew of the great fortunes that have been made during the past fifteen or twenty years by men who had had a lucky start. He had seen for twenty years the sheepmen slowly gaining over the cattlemen; he had seen the sheepmen facing a danger in their turn, for the population was increasing and the public range that a generous Government had allowed them was contracting. Homesteaders with water-rights and dry farmers without were winning the territory they thought of as their own. Jim had seen small ranchers and homesteaders driven out under the excuse of cattle "rustling"; but all that was past.

Nothing much to tell, his wife had said: he had only been born, lived quietly with the sheep, had married and gone into business for himself, and had had bad luck. But this simple account covered experiences that had meant sufficiently vital living for Jim.

"Most everybody in Wyoming," he said to me with a slow smile, "gets the sheep fever some time or other. It's like the gold fever. But to do anything in a big way takes plenty of capital. You see, the range is pretty crowded now and the big fellows have their gentlemen's agreements; and they look pretty sharp after their water-rights. The sheep have to have water in summer every three or four days, you know; though, if the dew is heavy, they can go for seven or eight. The big fellows have their ways of getting the water-right—by homestead or purchase, or in other ways that maybe the Federal grand juries would like to get on the track of. Well, a little fellow hasn't much chance. He'd better raise his sheep on his own land, unless he's pretty sure of things."

"That's what we did at first," put in Jennie.

"You see, I've a water-right on the range," said Jim, "and as soon as I'd raised and bought enough sheep to make it worth while to range them I took what I had—and some Mrs. Gale put in and I did range them."

He spoke with a kind of sad pride; he had been among the great; he was dethroned—but he had been a king.

"The amount of it is this," said Jennie, with a directness that reminded me of her mother: "Jim was too sick to take his sheep out on winter range, and we had to put a Mexican herder and his son with them. Now we get word that the Mexican and his boy won't stick on the job. He'll stay till the end of this week, maybe. Then our sheep'll freeze to death if we don't send two men; and where are we to get them at this season? For all we know, that Mexican may have jumped the job already."

Jim's Investment in Shropshires

HERE was something neither Hetty nor I had counted on. We had supposed that Jim and Jennie were raising sheep on their home ranch. Already I was feeling a proprietary interest in the affairs of these people, and a sympathy with Jim's imaginative distress and with Jennie's despair in the face of the sordid facts. I looked at Jim's hollow face, lackluster eyes and weak hands. I heard him cough and remembered the sealed windows; and then I thought of the shivering sheep. Amid it all a bold thought sprang abruptly into my brain.

"Could a sheepwagon be begged or borrowed or bought here this very day?" I asked.

"The Mexican has ours," began Jennie. Then she broke off and looked at her husband. Her love for him had given her usually slow brain the clew to my meaning. "Well, now, Mr. Sterling has an old one he'd probably let us rent," she said slowly.

"Why shouldn't we shut up this house," I said to Jim, "and all three of us go on winter range with the sheep? We could keep you warm with plenty of covers and hot-water bottles."

"I ain't been out of the house in three months. I'd freeze to death!" he cried.

I made ready to pour upon him a flood of incidents and statistics relative to the fresh-air cure, when he added:

"But I guess I'd as soon die outdoors as indoors, as far as that goes."

Jennie's blue eyes were ablaze with eagerness.

"We'll go," she said. "I'll drive over to Sterling's now. What you need, Jim, is to take interest in things again. We'll save on that Mexican's pay and on the sheep he'll lose; and we'll get you well and make our fortunes too."

It was good to see hope coming back into the man's face. It actually lit him up like a slow flame, putting warmth in his eyes and his veins. Jennie immediately donned her wraps; and later, when I saw her driving away with two horses to see Sterling, I knew she meant to bring that sheepwagon back if she had to steal it.

While she was gone, Jim, who was something of a bookkeeper, brought out his accounts and showed me exactly what his venture in sheep had cost and netted him. I lived it all over with him, the more vividly because I saw that, given the same amount of capital, a woman could have done what he had done—at least in the first part of his experiment. Always, in my Western experience, I have looked at the country from the point of view of what it could offer women.

When still a herder Jim had inherited from an uncle his ranch of eighty acres, with the necessary machinery, four horses, four cows and several hogs. He had put most of the land in pasture and, with what he had saved as a herder, had bought three hundred Shropshire sheep at four dollars and a half each. He had got them from one of the big sheepmen sixty miles away, and he and Jennie had driven them home. I fancied, from the look in his eyes as he told me of it, that those three days in the crisp autumn, with the sheep eating slowly along the side of the road and the long hours in which to talk of their new future, had been the sweetest part of their honeymoon.

All this was early in November. Jim put the sheep on his new fifty-acre pasture, which had been seeded the year before. It supported them for a month; after that he gave them each three pounds of feed a day until the end of February. Then he turned them out to range on some land a few miles away which had been taken up but was not cultivated; the owners of it welcomed the sheep because they killed the weeds. He and Jennie built a corral. The sheep never got more than a mile and a half away from it, and at evening he would drive them in. He watched by night and Jennie by day. In the lambing season they got three hundred and sixteen lambs—a splendid increase, due to the fact that Shropshire sheep often have twins.

In May, after the lambing season was quite over, he took the sheep back to his pasture. He lost three by bloat, due to alfalfa—which is not the best food—and a few of the tiny lambs died. From the shearing, which he managed with Jennie's help, he got more than twenty-eight hundred pounds of wool. This he sold at twenty-one cents a pound, his net gain, after freight charges and all other expenses were subtracted, being five hundred and sixty-five dollars—or about a dollar and eighty-eight cents a sheep. In the autumn he sold his original flock for just what it had cost him: of the three hundred and ten lambs he kept two hundred and sold the rest at six dollars each to local butchers. In the summer he took his ready money, added some borrowed money and bought sheep till his flock amounted to two thousand: to these Paula Gale added six hundred. Jim took them on the range: and then, his health failing, he had left them in charge of the Mexican herder.

Jim figured that the proceeds on his investment had been twenty-four hundred dollars. Of course he forgot to reckon out of that the cost of pasturage and purchased feed; the cost—slight enough—of the bacon, tinned food and sour-dough bread on which he and his wife had lived while they were out with the sheep—and also the cost of their labor. He assumed that the money he got from his horses, cows and pigs, which he had rented, atoned for whatever expense he neglected to put down. Allowing for his optimism, however, the net interest on his investment was indeed considerable.

Off to the Sheep Range

THE next morning we started for the winter range, Paula Gale giving us an enthusiastic speeding. Her little, dark face was full of life as she piquantly scolded because her desirable neighbors were going and her undesirable neighbor—Sterling—was left. It was a cheery picture to carry away and the memory of it warmed some cold days and nights for me.

The sheepwagon differed from an ordinary wagon in that it was very wide and had an unusually deep box, covered with canvas stretched over the bows. In the front end was a door: in the back end a window. There were two bunks inside, a stove, boxes and cupboards. Jennie and I had packed it well with all sorts of warm bedding, soapstones and hot-water bags, a tent and cot and feather-bed for me, books and magazines, and plenty of food for us and the horses.

We also arranged for Sterling to come to us in three weeks with fresh supplies. We put the sick man inside, Jennie and I sat on the driver's seat, and off we went in a flurry of snow, while the horses looked back mournfully at the barn and Paula Gale waved to us from the doorstep. All of us appeared confident; yet I think we all feared lest Jim should never see his home again. We were venturing a heroic cure.

When I look back on those weeks on the winter range they seem to assemble themselves into one long, gray, shifting kaleidoscope of pictures—but, though gray, not gloomy. I liked the work from the moment the wagon stopped by the side of a brown hill, under which Jim's sheep were feeding, and a sulky Mexican and a joyful dog

She Piquantly Scolded Because Her Desirable Neighbors Were Going and Her Undesirable Neighbor Was Left

came forward to meet us. Before the Mexican and his boy had gone out of sight the dog, Shep, had adopted me; and many a time afterward I waved my hand to show him which way he should go round the sheep—and many a time he barked when I ordered him to "speak" to them. He always worked harder than any of us and with much less reward.

Jim improved from the moment he began to swear at the Mexican for having lost nearly a hundred of the sheep. Though our man was careless, in general a herder loses his sheep only because he cannot help it. There is sometimes a great deal of suffering among them, especially those belonging to the great flock-masters. Occasionally on the winter range a heavy storm comes and the snow does not drift so as to expose what grass there is. The herder may or may not have a few tons of feed; but, if he is eighty or a hundred miles from a railroad and the storm lasts several days, he can do little or nothing for his charges—and they die, wailing. It is generally considered good economy to let them die in their own way huddled upon each other beside a hill or starved in a cañon. Some big drovers expect to lose five or ten per cent of their sheep and more than that in a bad year. The owner shakes his head over his bad luck—three thousand sheep gone! But the herder has perhaps had to watch them die. We saw more helpless gray bodies than I like to think of; and we met one herder, a gentle Frenchman, half-witted from his experience, who said to us in his own language, over and over:

"They asked me to help them and I had no food; so they turned away their heads and cried and cried—till they all died."

Every morning Jennie and I got up, cared for the horses and moved the sheep. They never stirred till we routed them out; and, indeed, if they had it would have spelled disaster. Then we got our breakfast and cheered Jim up for the day. Then, with Shep's help, we took out the sheep and kept them spread so that they might all have a chance at the sparse grass bared by the wind. We drove them slowly to fresh pasture and always against the wind—for, if we had started them with it, there would have been no getting them back. At night we turned them toward camp and bedded them by a hillside, being careful that the wind blew from the sheltered side—otherwise they would have stampeded. Then we had supper and went to bed. If the wind shifted during the night we were obliged to get up and soothe the sheep and move them. They slaked their thirst by eating snow, and every ten days we gave them about two hundred pounds of salt.

In Lambing Time

A FEW weeks of such life convinced me that the herder earns the forty dollars and rations, which are his wage. I don't wonder that the illiterate ones go insane and that those who can read are the sort of men who are hermits by nature—who like the long quiet with the sheep. Some of those who herd for the big flock-masters see no one for weeks except the campmover, who comes to them every fortnight, moves the sheepwagon, fills the water-barrel, leaves rations and goes on. Such herders are in charge of portable corrals, which are moved from place to place as the feeding shifts. These are made of panels about fifteen feet long and four feet high, which are easily put up by driving stakes into the ground and tying the panels to these. They are always so set up as to protect the sheep from the northwest wind. The danger is that the sheep may huddle up under the fence and smother each other. Perhaps the herder is most comfortably off who is in the employ of some great sheepman commanding pastures miles wide. Such an owner will have on his great ranch many different ranch-houses and camps connected by telephone, where each herder may be sure of considerable ease of body. Companionship he rarely seems to want; he does not telephone just for the sake of hearing another human voice.

It took good constitutions to endure the work Jennie and I did. The experience was splendid, not only because of what it taught me of the sheep, and because of what it did for me physically, but because of what it did for me spiritually. When one spends long hours drifting with the sheep, alone with space and silence, quiet gifts offer themselves to one's soul—gifts of tranquillity, of poise and of soft peace.

About the middle of March we began to drift homeward with the sheep, for Jim wanted to reach the ranch well before lambing time. He meant to pasture the sheep as fully as he could on his own and neighboring pastures and buy food where he must. Then, when lambing and shearing were done, he would take them for summer pasturing. The plans that we made on that slow journey back—proud that we had lost scarcely a sheep! The weather softened, the sun was warm. Jim's cheeks and eyes had lost their hollow look; he was able to walk a mile a day. His hold on life had come back in full. He saw his way to buying more land, to renting more pasture, to buying more sheep. We were going to get back the cows and horses and hogs and do some real farming during the spring and summer.

We stopped at Paula Gale's house on the way to the Gardiner Ranch. It was shut up and had already taken on that singularly forlorn look that comes to a deserted house in the country. Later, we heard that she had decided to board in Cheyenne till school was over. The lambing season was upon us and we were too busy to give anything more than a passing thought to our absent friend. Lambing season is from the end of March to the end of April, then again from the middle of May until well into June. For our flock of twenty-five hundred we needed help, and we hired Sterling and a boy. They would have proved insufficient had not Jim and Jennie and I each done the work of two persons.

Many a Time I Waved My Hand to Show Him Which Way He Should Go Round the Sheep

The ewes about to drop lambs were driven into a long shed that could be divided into pens. Jennie and I and the boy worked in the daytime, the other two at night. I suppose we should have felt the poetry of all that motherhood—the patient ewes, dimly aware that their hour was at hand, restless and plaintively bleating, taking their slow way into the shed; then the coming of the tiny, big-headed, staggering, ragged lambs, at which the sheep gazed great-eyed, as if surprised at this annually recurring miracle of birth. There was beauty and sweetness in it; but Jennie and I were interested only in seeing whether the lambs were alive and looked healthy—and whether the sheep would accept them.

We rejoiced at our thirty pairs of twins and gaped at our one set of triplets; but all from a business standpoint. The only sentiment we felt was in regard to sixteen lambs that their mothers refused and we brought up by bottle. We loved them because they were our babies. Now and then we stole a few minutes to nurse these adopted children and to write an occasional letter to Paula about our progress, as some of the sheep were hers.

Once I took the time to go over to the big ranch-house of the sheep king of Wyoming and saw some of the ewes of his "drop band" being drawn to the main corral in wagons divided into compartments, each wagon holding about twelve animals. The driver of such a wagon is directed by the herder to the ewes that have had lambs; he catches a ewe and, seeing that its lamb has had milk, hoists both into a compartment. After his wagon is full he takes it to the main corral, where the man in charge checks up the ewes and sees that each claims her lamb. If a frightened ewe tries to repudiate her baby she is put into the claiming pen, which is just large enough for her to stand in and to give the baby its chance to get milk without being butted away. The ewes that have claimed their lambs are put in a small corral with good pasturing near—which will hold about one day's drop. In a band of twenty-five hundred or three thousand, one day's drop will be, perhaps, twenty-five at the beginning of the month and one hundred and fifty in the middle of the month. The ewes are moved from one small corral to another to make way for the drops of different days; and after a fortnight or less they are merged into a "lamb band," which is added to daily. When the lambs are a month old their tails are cut off and they are earmarked. The tails are counted to find the increase, which should be eighty per cent. On these big ranches each lamb dropped is supposed to cost twenty-five cents.

We worked in no such institutional way and we had no such wagons; nor did we need to count the tails of the lambs to know what our increase was. We made proportionately far more money than the big drovers, just because we were not working on a big scale and, therefore, could not afford to neglect any detail.

We watched carefully all our expenses; and we gave the labor of the proprietor and not of the hireling; so our increase was a hundred per cent and our lambs did not cost us more than ten cents each.

Under the Shears

BY SHEEP-SHEARING time our most strenuous hours of labor were over. Shearing begins generally about the twentieth of April; but, fortunately for us, we did not take our turn at the public pen until the beginning of May—fortunately, for in the last week of April there was a heavy blizzard and many poor sheared sheep were chilled to death.

Our neighbor, the sheep king, lost four thousand. The owner of the pen we patronized charged us fifteen cents a head to shear our sheep. He supplied shed, corrals, shearers, men to handle the sheep, and bags for the wool. The shearing shed was long, with open sides flanked by numerous little pens. Into each pen a man, called a wrangler, drove a certain number of sheep. The shearer dragged one out, sat it on its haunches, clasped it with his knees and free hand and began to cut away the fleece at the point of the shoulder. Some of the shears and clippers are run by steam or electric power. I liked better the hand-clipping, which seems to offer more safety to the sheep. In from two to five minutes—the longer it took the less the animal suffered from cuts—the fleece rolled to the floor. The shearer tied it in a bundle, tossed it out of his way and passed the shorn animal to another wrangler, who put on its back or side the owner's brand in black paint.

The packers, pushing and trampling down the wool, put the fleeces into long burlap sacks, which when full weighed from two hundred and fifty to three hundred pounds, unwashed. I was surprised to find that, though the average weight of a fleece is nine pounds "in the grease," yet the shrinkage after washing is perhaps sixty-eight per cent. On the range, every hard wind blows sand and grit into the fleece and the natural grease holds it all fast. Wool brings twenty or twenty-one cents a pound. As the average life of a sheep—usually a ewe, as the wethers are nearly all sold to the butchers—is four years, she returns to her owner seven or eight dollars' worth of wool, to say nothing of what she yields in lambs.

It was with proprietary complacency that I stood by Jim and watched our sheep being shorn and then dipped in a cement-run containing a bath of sulphur and lime. Often the sheep that come in from a range are in poor condition, and we were proud that ours were in good form. It seemed strange, after our weeks of loneliness, to see so many men. There were the herders—Mexicans, French, Italians, Greeks, Americans—in the main, gentle, soft-eyed people; some of them with beards and long hair to

(Continued on Page 61)

AUX ITALIENS

By MONTAGUE GLASS

ILLUSTRATED BY J. J. GOULD

Abe and Morris Encounter the Latin Temperament

"I Likeim da Job First-Class, Mr. Perlmutter, I Gotta No Kick, but I Can No Work. I am Seek"

"WHAT are you talking nonsense, Abe," Morris Perlmutter declared hotly, one morning in December; "an elegant class of people lives in the houses. On the same floor with me lives Harry Baskof, which he is just married a daughter of Maisener & Finkman. You remember Max Finkman, for years a salesman for B. Senft & Co. Downstairs is a lawyer, a young feller by the name Sholy; and on the ground floor is Doctor Eichendorfer."

"With lawyers, Mawruss," Abe said, "we got enough to do downtown, ain't it? Doctors also, Mawruss. I am once living next door to a doctor, and every time I meet that feller he says 'How do you do?' to me like he would mean, 'It's a fine day for an operation.' I get a pain in my right side whenever I think of him even."

"Never mind, Abe," Morris rejoined. "Oncet in a while a doctor in the house comes in pretty handy—a lawyer too. A feller could get a whole lot of pointers riding up and down in an elevator with a lawyer. Ain't it? The only trouble about the house is the family above us, which the lady is all the time hollering like somebody would be giving her a licking already. Minnie says that she hears from our girl that her girl says she was an opera singer in the old country."

"Yow, an opera singer in the old country!" Abe exclaimed skeptically. "In Russland they don't got so many opera singers as all that."

"What d'ye mean, in Russland?" Morris demanded. "The woman ain't from Russland at all. She's an Italiener. I am coming up in the elevator last night with her husband and a friend, and the way they are talking to each other it sounds like a couple of bushelers in a pants factory. I tell you the honest truth, Abe, for me it don't make no difference if a feller would be a Frencher *oder* an Irishman, so long as he treats me white I would be a good feller, Abe; but an Italiener, Abe, is something else again. An Italiener would as lief stick a knife into you as look at you, Abe, and they smell the whole house out with garlic yet."

"There's lots of things smells worse as garlic, Mawruss," Abe retorted, "and as for sticking a knife into you, that's all *schmooes*. There's lots of people worser as Italieners, I bet yer, and when it comes right down to it, Mawruss, I'd a whole lot sooner have a couple Italieners working for me as some of them fellers which they are coming over from Russland."

"Since when did you got such friendly feelings for Italieners, Abe?" Morris inquired satirically.

"Never mind!" Abe exclaimed. "You could knock an Italiener all you want, Mawruss, but you could take it from me, Mawruss, when an Italiener's got work to do he don't stand around talking a lot of nonsense instead of attending to business, like some people I know."

With this scathing rejoinder Abe trudged off toward the cutting room and Morris proceeded to the office. He had hardly seated himself comfortably at his desk, however, when Abe burst into the room.

"That's the way it goes, Mawruss," he cried. "Half the time we sit and *schmooes* in the showroom and we don't know what goes on in our cutting room at all."

"What's the matter now?" Morris asked.

"Harkavy has quit us again," Abe replied.

"Quit us!" Morris exclaimed. "What for?"

"Nothing. All I says to the feller was why them piece goods is on the floor, and he says he is sick and tired and I should get another designer."

Morris bit the end off a new cigar and glared ferociously at Abe.

"So," he said bitterly, "we lose another designer through you, Abe. What do you think, a designer would stand for abuse the same like a partner, Abe?"

"What d'ye mean—abuse, Mawruss?" Abe protested. "I ain't said no abuse to the feller at all; and even if I would, Mawruss, I guess I could talk like how I want to in my own cutting room, Mawruss."

Morris rose to his feet.

"*Schon gut*, Abe," he said. "Don't ask me I should step right into Harkavy's shoes and work like a dawg till you are finding a new designer, Abe. Them days is past, Abe."

"You shouldn't worry yourself, Mawruss," Abe retorted. "The way business is so rotten nowadays, y'understand, we would quick get another designer."

"Would you?" Morris cried. "Well, I guess I got something to say about that, Abe. If you think we are going to work to hire a designer which he is getting fired by every John, Dick and Harry, you got another think coming. This time, Abe, I would hire the designer, and don't you forget it."

"Did I say I wanted to do it, Mawruss?" Abe asked. "Go ahead and hire him, Mawruss, only one thing I got to ask you as a favor: don't say the feller was my choice, Mawruss; because I wipe my hands from the whole matter."

For the remainder of the day Morris and Abe maintained only such speaking relations as were necessary to the conduct of their business, and when Morris went home that evening he wore so gloomy an air that Harry Baskof, who rode up on the elevator with him, was moved to comment.

"What's the matter, Mawruss?" he said. "You look like your best customer would be asking an extension on you."

"We don't sell such people at all, Harry," Morris said bitterly. "Collections is all right, Harry, but when a feller's got a partner which he is got such a quick temper, understand me, that he fires out the help faster as I could hire 'em—I got a right to look worried. Our designer leaves us today."

"Ain't that terrible, Mawruss," Harry said in mock sympathy. "I suppose you couldn't walk for miles on Fifth Avenue between Eighteenth and Twenty-third Street and break your neck falling over a hundred designers which they are hanging around there looking for jobs."

They alighted at the third floor and Morris drew his latchkey from his waistcoat pocket.

"Sure, I know, Harry," he retorted. "Them people which they already got designers could always find a better one, y'understand, but when you ain't got a designer, Harry, that's something else again. You could advertise until you are blue in the face, and all the answers you get is from fellers which they couldn't design a sausage casing for a frankfurter already."

"*Schmooes*, Mawruss!" Harry cried. "I could get you thousands of designers. In fact, Mawruss, only this afternoon my father-in-law, Mr. Finkman, sends me over a man which he is working for years by Senft & Co. as a designer, I should give him a job. I already got a good designer, so what could I do?"

"Why didn't you think to send him over to me, Harry?" Morris said.

"How should I know you wanted a designer?" Harry rejoined. "But, anyhow, maybe it ain't too late yet. After supper I would ring up Mr. Finkman and I'll let you know."

"Much obliged," Morris said, as he turned the key and entered his own apartment. He was so far restored to good humor by his conversation with Harry Baskof that when he bestowed his evening kiss on Minnie he failed to notice that her eyes were somewhat swollen.

"Yes, Minnie," he said, "that's the way it is when you got good neighbors."

"Good neighbors!" Minnie said bitterly, and then for the first time Morris observed her swollen eyelids.

"Why, Minnie *leben*," he exclaimed as he folded her in a second embrace. "what's the trouble?"

"Don't, Morris," Minnie said almost snappishly, as she wriggled away from him; "my waist is mussed up enough from working in the kitchen, without your crushing it."

"Working in the kitchen!" Morris said. "What's the matter? Is Tillie sick?"

"No, she isn't," Minnie replied, as she rushed off toward the kitchen. "She's gone."

Morris hung up his coat and made his perfunctory toilet without another word. Despite Minnie's pathetic appearance, there was a dangerous gleam in her eyes that urged Morris to the exercise of the most delicate marital diplomacy.

"What a soup!" he exclaimed, as he subjected the first spoonful to a long, gurgling inhalation. "If they got such soup as this at the Waldorf, Minnie *leben*, I bet yer the least they would soak you for it is a dollar."

Following the soup came boiled brisket, a dish that Morris loathed. Ordinarily Morris would have eaten it with sulky diffidence, but when Minnie bore the steaming dish from the kitchen he not only jumped from his seat to take it from her hands, but after he had deposited it on the table he kissed her on the forehead with loverlike delicacy.

"How did you know I am thinking all the way up on the subway if Minnie would only got *Brustdeckel* for supper for a change what a treat it would be?" he said.

Minnie's glum face broke into a smile and Morris fairly beamed.

"What do you bother your head so about a girl leaves you, Minnie *leben*," he cried. "You could get plenty of girls. On Lenox Avenue a feller could break his neck already falling over girls which is hanging around looking for jobs."

"Oh, I know you can get lots of girls," Minnie agreed, "but you've got to train them, Morris; but then, too, I wouldn't care so much, but those awful Italians upstairs went and stole Tillie away from me."

"What!" Morris shouted. "Them Italieners done it? Well, what do you think of that for a dirty trick?"

"And they only pay her three dollars a month more," Minnie continued.

"Three dollars a month more, hey?" Morris replied. "Well, that's the way it is, Minnie. Honestly, Minnie, anybody which they would steal away from you somebody which is working for you, it ain't safe to live in the same house with them at all. A feller which steals away feller's help would pick a pocket. Such cutthroats you couldn't trust at all." He helped himself to some more brisket.

"A Couple of Hundred Dollars Bonus!" Abe Yelled. "Do You Mean to Say You Would Offer That Italiener a Bonus?"

"Never mind, Minnie," he said, "if it would be necessary we will pay a girl a couple dollars more a week so long as we get a good one."

"Will we?" Minnie said. "Since when are you running this house, Morris?"

"I was only talking in a manner of speaking," he hastened to say. "Where do you buy such good *Brustdeckel*, Minnie? Honestly, it takes in a way a genius to pick out such meat."

"Does it?" Minnie rejoined. "I ordered it over the 'phone; and furthermore, Morris, if you make so much noise eating it you will wake the boy."

"I'm all through, Minnie," Morris said. "Wait—I'll show you how I could help you wash the dishes."

As he started for the kitchen with one butterplate in his hand the doorbell rang, whereupon he returned the butterplate to the dining-room table and hastened down the hall.

"Hallo, Mawruss," cried Harry Baskof as Morris opened the door. "I rung up the old man and he says he got the feller a job with Sammet Brothers."

"Come inside," Morris answered, and led the way to the parlor. He motioned his visitor to a seat and produced a box of cigars.

"Do you mean to say the feller got a job as quick as all that?" he continued.

"He sure did, Mawruss," Harry replied. "He's an elegant designer, Mawruss, and if B. Senft knew his business he never would got rid of him at all."

"Why, what did he done to B. Senft?" Morris asked.

"Nothing at all, Mawruss. Senft is crazy. He gets a prejudice against the feller all of a sudden on account he's an Italiener."

"Italiener!" Morris cried.

"Sure," Harry replied. "Did you ever hear the like, Mawruss, that a man like Senft, which his folks *oser* come over in the Mayflower neither, y'understand, should kick on account a feller is an Italiener? And mind you, Mawruss, the feller is otherwise a perfectly decent, respectable feller by the name Enrico Simonetti."

Morris nodded.

"With a name like that he must got to be a good designer," he commented, "otherwise Sammet Brothers wouldn't hire him at all. It would take a whole lot more gumption than Leon Sammet got it to call such a feller from the cutting room even."

"That's all right, Mawruss. You don't have to call such a feller from the cutting room. He could run a cutting room as well as design garments; and in fact, Mawruss, when Sammet Brothers pay that feller two thousand dollars a year, y'understand, they are practically getting him for nothing."

"Two thousand a year!" Morris exclaimed. "Why, we ourselves would pay him twenty-five hundred."

"The feller's worth four thousand if he's worth a cent, Mawruss, but the way business is so rotten nowadays he was willing to take two thousand. *Aber* my father-in-law, Mr. Finkman, told me on the 'phone, the roar this feller puts up when Leon Sammet offers him eighteen hundred Leon was pretty near afraid for his life already."

"I don't blame him," Morris commented. "Such highwaymen like Sammet Brothers they would beat a feller's price down to nothing. We ain't that way with our help, Harry. If we would got a good man working by us we ——"

"Morris!" cried a voice from the kitchen.

"Yes," Morris replied, jumping to his feet. In less than two minutes he reappeared and approached Harry with an apologetic smile. "Would you excuse me a couple minutes, Harry?" he asked. "I got to run over to the grocer for a box of soap powder. Our girl threw up her job on us."

"I'll go with you," Harry replied. "I need to get a little air."

A minute later they walked down the street to Lenox Avenue, and as they approached the corner Harry nodded to a short, dark personage who was proceeding slowly down the street.

"Al-lo!" he cried, seizing Harry by the arm, "adjer do?"

"Fine, thanks," Harry said. "Let me introduce you to a friend of mine by the name Mr. Perlmutter. This is Mr. Simonetti, Mawruss, which I am talking to you about."

Morris shook hands limply.

"You don't tell me," he said. "You know me, Mr. Simmons? My partner is Mr. Potash. I guess you hear B. Senft speak about us."

"Sure," Simonetti said. "Mister Senft ees always say: 'Mister Potash and Perlmutter ees nice-a people.' Sure."

"Better than Sammet Brothers?" Harry asked.

Simonetti raised his eyebrows and made a flapping gesture with his right hand.

"Do You Mean to Say the Feller Got a Job as Quick as All That?"

"A-oh!" he said. "Sammet Brothers, that's all right too. Not too much-a all right, Mr. Baskof, but is preety good people. I am just-a now go to see ees-a lawyer for sign-a da contract."

"Ain't you signed the contract yet?" Morris cried.

"Not-a yet," Simonetti answered. "Just-a now I am going."

"Baskof," Morris urged, "supposing you and me goes together with Mr. Simonetti to the Harlem Winter Garden and talks the thing over."

Simonetti looked amazedly at Baskof.

"Sure," Baskof said. "It ain't too late if he ain't signed the contract."

"What do you mean?" Simonetti asked.

"Why, I mean this, Simonetti," Baskof replied. "Sammet Brothers will give you a contract for two thousand dollars, and Perlmutter here is willing to pay you twenty-five hundred. Ain't that right, Mawruss?"

Morris nodded.

"With privilege to renew it, Mawruss, ain't it?"

Again Morris nodded. "One year renewal," he said.

Simonetti looked earnestly at Morris, who fumbled in his waistcoat pocket and produced a cigar.

"Do you smoke, Mr. Simmons?" he began.

"Simonetti," the designer interrupted, as he took the cigar and bit off the end; "and eef ees too much-a you say Simonetti, call me 'Enery."

II

WHEN Morris entered his place of business the following morning he appeared to be in no better humor than when he left for home the previous evening.

"Well, Abe," he announced, "I hired a soap powder."

Abe stared at him for a moment.

"What are you talking nonsense, you hired a soap powder?" he exclaimed. "Are you *verrückt?*"

Morris snapped his fingers.

"A soap powder!" he cried. "Hear me talk! I mean a designer. I hired a designer, Abe, a first-class feller."

"What d'ye mean, a first-class feller?" Abe demanded. "You are leaving here last night half-past six, and here it is only eight o'clock next morning and already you hired a designer which he is a first-class feller. How do you know he is a first-class feller, Mawruss? Did you dream it?"

"No, I didn't dream it, Abe," Morris said as he hung up his hat; "and what is more I want to tell you something. Yesterday you are saying I should go ahead and hire a designer and not bother you in your head, and today you are kicking yet. Well, you could kick all you want to, Abe, because if a feller's partner kicks *oder* his wife kicks, Abe, he must got to stand for it. But just the same, Abe, this here feller comes to work for us Monday morning, and we got with him a contract, all signed and g'fixed by a lawyer, which he gets from us twenty-five hundred a year for one year, with privilege to renew for another year."

"Twenty-five hundred dollars!" Abe exclaimed. "By a lawyer? What are you talking about, Mawruss?"

At this juncture Morris grew purple with rage.

"Say, lookyhere, Abe," he yelled, "ask me no questions. I am sick and tired of it. You would think if a feller forgets to buy a packet soap powder, y'understand, his wife wouldn't go crazy and ring up the police station yet, on account I am going with Baskof and this here cutter to see a lawyer by the name Sholy, which he lives in my flathouse yet. There we are sitting till twelve o'clock fixing up the contract, and if you don't like it you could lump it. When I come home I got to get Doctor Etchendorfer yet to tend to Minnie. Five dollars that robber soaks me, and he lives in the same house with me. Also this lawyer Sholy charges me also twenty-five dollars for drawing the contract, understand me, which Feldman himself would only charge us fifty. Neighbors them fellers is, Abe! Such neighbors I would expect to got it if I am living next door to Sing Sing prison."

For more than an hour Abe pressed the matter no further, but at length curiosity impelled him to speak. "Say, lookyhere, Mawruss," he began, "couldn't I look at that contract too?"

"Sure you could," Morris replied. "I'm surprised you ain't got no more interest in the matter you didn't ask me before."

Abe grunted and took the contract that Morris handed to him. "This agreement," it ran, "made and entered into between Abraham Potash and Morris Perlmutter, composing the firm of Potash & Perlmutter, of the Borough of Manhattan, City of New York, parties of the first part, and Enrico Simonetti, of the same place, party of the second part, witnesseth ——"

At this point Abe dropped the contract.

"Mawruss," he said slowly, "do you mean to told me you are hiring for a designer an Italiener?"

"Sure," Morris replied; "why not?"

"Why not!" Abe bellowed. "Why not! Ain't you and me married men? Ain't we got wives? Ain't you got a child to support as well?"

"What's that got to do with it?" Morris asked.

"What's that got to do with it?" Abe repeated. "I'm surprised to hear you you should talk that way, Mawruss. Supposing it is necessary we should tell such a feller he is coming down late *oder* he is doing something which he shouldn't do, y'understand, then the very first thing you know he sticks into us a knife *und fertig*. I suppose, Mawruss, you are figuring that even if you don't carry such good insurance, Mawruss, your wife is young and could easy get married again. But with me is differencely. My wife ain't so young no longer and ——"

"Say, lookyhere, Abe," Morris interrupted, "don't talk no more such nonsense to me, because I seen the feller and I am sitting with him last night over three hours. That feller would no more stick into you a knife as I would."

"No?" Abe commented.

"And furthermore, Abe, when you are saying that Italieners stick knives, understand me, you are talking like a greenhorn. Italieners is decent, respectable people like anybody else, Abe, and just because when you are going on the opera a couple Italieners stabs themselves, like I am seeing it last week a show by the name Paliatzki, y'understand, that ain't no sign every Italiener is a stabber, understand me. For that matter, Abe, after this here show Paliatzki comes a whole lot of fellers from Russland on to the stage, which they are dancing so quick I never seen the like, understand me, and you know as well as I do, Abe, we got plenty fellers from Russland working by us here which they could no more dance as they could fly."

Abe shrugged again.

"Never mind, supposing they wouldn't be stabbers even, Mawruss," he continued, "if you got working for you an Italiener which you just broke in good, y'understand, so soon as he saves a couple hundred dollars he right away quits you and goes back to the old country. All them fellers is eating is garlic and *Lockshen mit* holes into it, and you know as well as I do, Mawruss, for two hundred dollars a feller could buy enough *Lockshen und Knoblauch* to last him for the rest of his natural life. Whereas, Mawruss, you take a feller which he is coming over here from Russland, y'understand, and he wouldn't go back to the old country not if you was to make him a present of it free for nothing."

"Is it anything against them Italieners if they save their money, Abe?" Morris asked.

"All right, Mawruss," Abe said, "supposing Italieners is such big savers, understand me, one thing you must anyhow got to admit, Mawruss. You get a couple Italieners working for you, understand me, and from morning till night they never give you a minute's peace. Seemingly they must got to sing. They couldn't help themselves, Mawruss."

"What do we care if he hollers a little something oncet in a while, Abe?" Morris protested. "We could stand it if he turns out some good styles."

"*If* he turns out good styles is all right, Mawruss," Abe said as he turned away. "Lots of accidents could happen to a feller in the garment business, Mawruss. Burglars could bust into his loft and steal his silk piece goods on him; he could have maybe a fire; he could fall down the elevator shaft and break, *Gott soll hüten*, his neck. All these things could come to a garment manufacturer,

Mawruss; but that his designer should turn out some good styles is an accident which don't happen to one garment manufacturer out of a hundred, Mawruss."

Nevertheless, long before Enrico Simonetti's term of employment had expired Abe was obliged to acknowledge his mistake.

Not only had Enrico proved his efficiency and originality as a designer but he had exercised the utmost discretion in the management of the cutting room. Moreover, he had little taste for music and never so much as whistled a melody during working hours.

"I couldn't make him out at all, Mawruss," Abe declared one morning. "Actually the feller complains to me this morning he couldn't stand that little greenhorn we hired last week on account he smells so from garlic."

"Sure, I know," Morris replied, "and he don't smoke and he don't *shikker*, and he tells me yesterday he boards with a family on Second Avenue which all it costs him is four dollars a week. And yet you, Abe, you are kicking because the feller is an Italiener."

"When was I kicking to you the feller is an Italiener?" Abe demanded. "Why, you yourself, Mawruss, always says to me Italieners is no good. If you are telling me oncet you are telling me a hundred times about an Italiener family which they are living on top of you, Mawruss, and, to hear you talk, such *Roshoyim* you wouldn't believe existed at all."

"Sure, I know," Morris admitted, "but there's Italieners and Italieners, Abe; and only last night them people sits up till two o'clock this morning *shikkering* and hollering. Not alone the woman hollers, Abe, but a feller sings that big song from Paliatzki till I thought my head would bust. Some one should write to the Board of Health about it, Abe."

"My *tzuris!*" Abe exclaimed. "If you got living in the same house with you a lawyer and a doctor, Mawruss, you shouldn't got much trouble getting the Board of Health after them Italieners. And anyhow, Mawruss, if the worser comes to the worst, y'understand, there's one thing you could always do."

"What's that?" Morris asked

"Move out," Abe replied, as he started for the cutting room.

"Yes, Mawruss," he commented, when he returned five minutes later, "you could knock the Italieners all you want, but you got to admit they ain't throwing their money into the street. Henry is showing me just now a bankbook which in the last nine months he is putting away eighteen hundred dollars."

"That's all right, Abe," Morris said. "If he would be from *unsere Leute*, y'understand, instead he is putting the money in savings bank and getting three per cent interest, he would invest it in something else and make it pretty near double itself soon."

"What d'ye mean, three per cent interest?" Abe retorted. "Henry's got his money in a bank which they are paying him five per cent compounded every three months. Henry ain't no fool, Mawruss."

"Five per cent!" Morris exclaimed. "What for a bank would pay five per cent interest, Abe?"

"I don't know what for a bank pays five per cent, Mawruss," Abe replied, "but you could take it from me, Mawruss, the way Sam Feder discounts perfectly good A-Number-One accounts for them depositors of his when they are a little short, Mawruss, not only could the Kosciusko Bank afford to pay five per cent, Mawruss, but they could also give six and seven, and still Sam Feder's wife wouldn't got to pawn none of her diamonds."

"Does he deposit his money with Feder?" Morris asked.

"Yow, he deposit his money with Feder, Mawruss!" Abe replied. "He deposits his money with a banker by the name Guy-seppy Scratch-oly."

"Guy-seppy Scratch-oly," Morris repeated. "That's a fine name for a banker, Abe."

"Guy-seppy, that's Italian for Yosef, Mawruss," Abe explained. "And Scratch-oly is an Italian name the same like a feller in Russland would be called Lipschutzky. For that matter, Mawruss, Lipschutzky ain't much of a name for a banker neither."

"No," Morris admitted, "but I'd a whole lot sooner trust my money to a feller by the name Lipschutzky *oder* Feder, as to one of them Scratchy names, Abe."

"What is the difference what the banker's name is?" Abe rejoined. "Henry says the money is all sent by his bank to a branch they got in the old country. *Gott weiss* what that bank couldn't get for its money in the old country, because you know as well as I do, Mawruss, here in New York City some business men is short oncet in a while, understand me, but over in the old country everybody is short all the time. The way banks does business over there, Mawruss, they make Feder's bank look like a Free Loan Association."

"Sure, I know, Abe," Morris said gloomily, "and you mark my words, Abe, so soon as Henry's year is up he will follow his money to the old country."

"You shouldn't worry yourself about that, Mawruss," Abe said confidently. "When a feller's got a contract with a privilege for renewal at two hundred dollars raise, like Henry got it, understand me, he ain't so stuck on going back to the old country. Two hundred dollars is a whole lot of money over there, Mawruss. For two hundred dollars in the old country a ——"

"Don't tell me again how much *Lockshen* mit holes in it a feller could buy in the old country, Abe," Morris interrupted. "There's elegant weather over there and good wine to drink, and places to go and look at which they got mountains twicet as high as the Catskills, with olives and grapes growing on to 'em."

"I was never crazy about olives, Mawruss," Abe said.

"Me neither," Morris agreed, "but Henry is something else again, and the way that feller is talking to me in the cutting room yesterday, Abe, either he wouldn't be working for us three months from today or the steamers stops running to Italy."

III

"MAWRUSS," Abe shouted, at ten o'clock one morning in early March, "where was you?"

"Where was I?" Morris repeated. "I was to the court, that's where I was."

"To the court!" Abe exclaimed.

"That's what I said," Morris continued. "We fixed that sucker, me and Sholy and Doctor Eichendorfer and Baskof. We got him for him a summons for this afternoon two o'clock he should go to the Jefferson Market Police Court. Till four o'clock this morning them people upstairs sits up hollering and *shikkering*. Minnie and me we couldn't sleep a wink, and Baskof neither. Steals our servant girl yet. I'll show that *Rosher*."

Abe glared indignantly at his partner.

"Do you mean to told me, Mawruss," he said, "that you are fooling away your time going on the court because somebody upstairs sings a little something last night?"

"Sings a little something!" Morris cried. "Why, that Italiener hollers Paliatzki till you would think he commits a murder up there."

"Suppose he did, Mawruss, ain't we got no business to do down here? Here we are rushed to death already, and you are fooling away your ——"

"Don't say that again, Abe," Morris broke in. "I guess I could take off a couple hours if I want to."

"Sure," Abe replied ironically, "and Henry takes off a couple of hours this lunchtime. He just told me so, Mawruss. He takes off a couple hours on account he is going downtown to draw some money out of the bank and buy his ticket."

"Buy his ticket!" Morris gasped.

"That's right," Abe continued, with forced calmness, "because, Mawruss, they wouldn't let no one travel on a steamer without buying a ticket. People what runs steamers is very funny that way, Mawruss."

Morris grew pale as he removed his coat and hat.

"What's he buying a steamer ticket for?" he asked.

"He didn't tell me exactly, Mawruss," Abe went on, "but I got a sort of an idee he's going back to Italy, Mawruss, and next time, Mawruss, when we hire a designer, understand me, I would do it myself. Also, Mawruss, I would hire a designer which, if he goes back to the old country, y'understand, they would right away take him for a soldier, and then, Mawruss, we wouldn't got to be left without a designer just in the middle of the busy season."

"Did you talk to him, Abe?" Morris inquired timidly. "Maybe we could jolly him into staying."

Abe nodded again.

"Maybe you could jolly a duck not to swim in the water, Mawruss," he cried bitterly.

"That's all right, Abe," Morris retorted. "A duck ain't got no use for a couple of hundred dollars bonus."

"A couple of hundred dollars bonus!" Abe yelled. "Do you mean to say you would offer that Italiener a bonus?"

"Sure; why not?" Morris asked. "Ain't he a good designer, Abe?"

"I don't care if he was the best designer in the world, Mawruss," Abe replied firmly. "Before I would give him a couple hundred dollars bonus, understand me, he could go to Italy and a whole lot further too."

"Suit yourself," Morris said, as he commenced to examine the morning's mail. He was midway in the assortment of the firm's sample line when Abe approached him half an hour later.

"Mawruss," he said, "do me the favor. You speak to the feller and see what you can do. After all, a couple hundred dollars wouldn't break us."

"I'm satisfied," Morris replied, and he walked immediately to the cutting room.

"What's the matter, Henry, I hear you are leaving us?" he began.

Henry straightened up from the layer of cloth that was spread before him on the cutting table and passed one hand through his bushy black hair.

"I gotta no keek, Mr. Perlmutter," he said. "Just for my contract is up, so I go. That's all. I like-a da job first-class. Mr. Potash ees ver' good man. Mr. Perlmutter ees too."

"Then why don't you stay with us?" Morris asked, and Enrico Simonetti heaved a great sigh.

"I like-a da job first-class, Mr. Perlmutter, I gotta no keek," he declared; "but I can no work. I am seek."

"Sick!" Morris exclaimed; "well, why didn't you tell us then? We'd only be too glad to let you go away for a couple of weeks, Henry."

Enrico sighed even more deeply.

"Ees not a seekness for two weeks, Mr. Perlmutter," he said. "I am seek just for see my mudder. Ees old woman – my mudder, Mr. Perlmutter."

Enrico's large brown eyes grew moist as he proceeded.

"Yes, I am a-seek," he went on. "I am a-seek just for see Ischia, Posilipo, Capri, Mr. Perlmutter. You know I am seek-a for see *aranci* - oranges grown on a tree. I am a-seek just for see my own ceet-a, Napoli. Yes, Mr. Perlmutter, I am a-ver' seek."

He sat down on a stool and bowed his face in his hands, while his shoulders heaved up and down in the emotion of nostalgia.

"Think it over, Henry," Morris said huskily, and departed on tiptoe. He returned at once to the assorting of the sample line, nor did he look up when Abe came toward him a few minutes afterward.

"Well, Mawruss," Abe said, "what did he say?"

"He didn't say nothing," Morris replied.

"Why not?" Abe continued. "Didn't he think two hundred was enough?"

"I didn't mention the two hundred to him at all," Morris answered, "because it wouldn't be no use. You couldn't keep that feller from going back to the old country, not if you would put him into jail even. He'd break out, Abe, believe me."

Abe nodded slowly.

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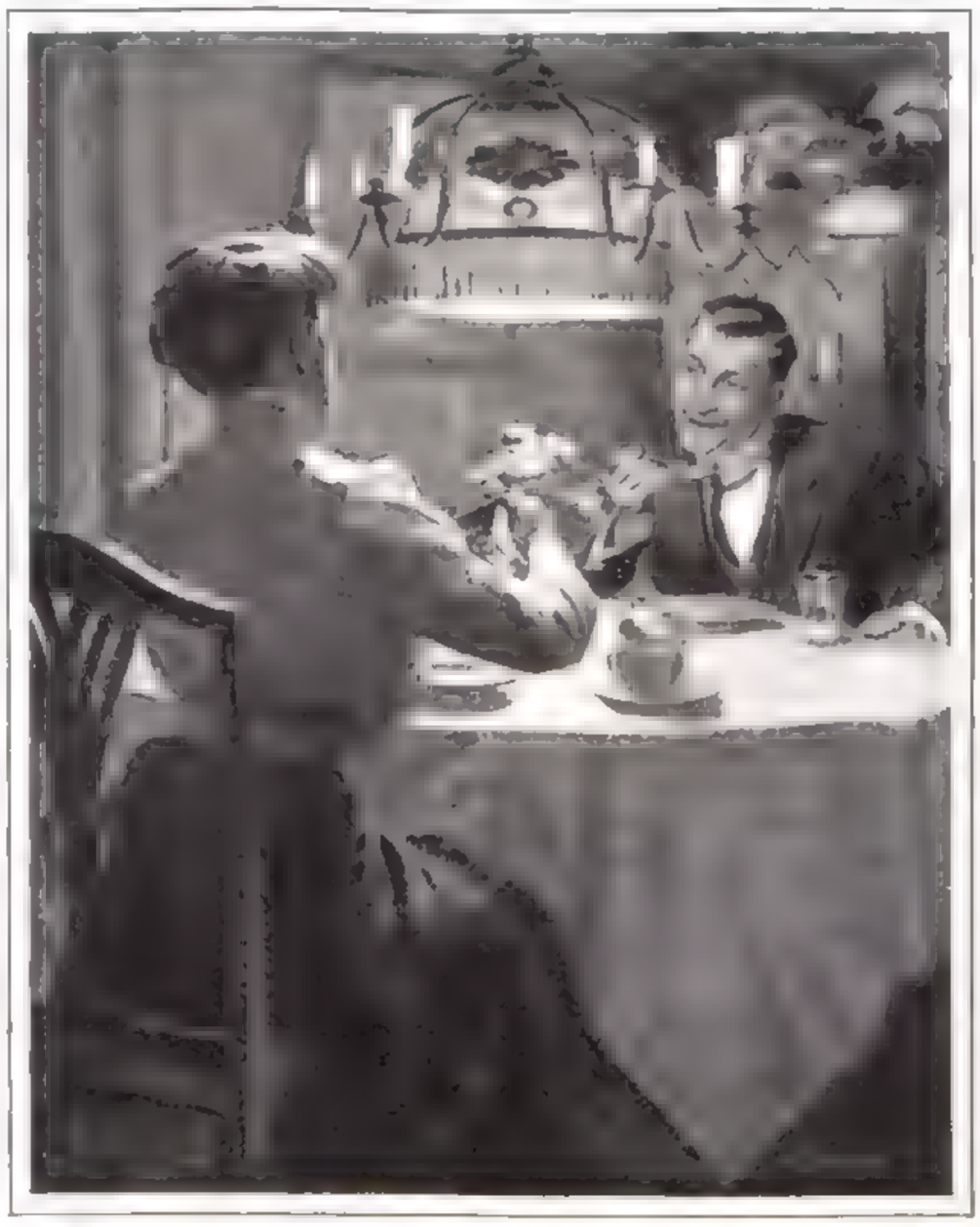

"If They Got Such Soup as This at the Waldorf, Minnie Leben, I Bet Yer the Least They Would Soak You for It is a Dollar"

CURING RICH AMERICANS

How European Spas Reduce Their Weight and Their Pocketbooks

By David Graham Phillips

ILLUSTRATED BY PETER NEWELL

Patients Who are Willing to Pay the Heavy Additional Price are Carried on Stretchers

ONE evening last summer, at the most fashionable and most expensive hotel of a world-famous European cure, several Americans in a group were having their after-dinner coffee within view of the main entrance. Suddenly the arrival bell—that hideous relic of barbarism—sounded, as if there were not only a fire but also a riot, and perhaps the end of the world to boot. The Americans made the customary leap in their chairs, resettled themselves, and observed that the automobile of the hotel had dashed up with a party of newcomers.

Arriving and departing guests at a European hotel are always the recipients of extraordinary honors; but at a glance it was quite plain that these particular arrivals were of far more than ordinary distinction. The proprietor, his staff of top-hatted and long-coated lieutenants, and his army of servants, headed by the gaudy concierge and his various assistants, were receiving these new guests as only royalty is received. They were bowing, they were scraping. Their faces wore the expression that says, "Walk on me—please!"

"Who the thunder is it?" exclaimed one of the Americans. "King Edward is dead. He used to love that sort of thing—like his dear old mother before him."

"It's an American!" said the second American.

"Nonsense!" retorted the first. "They don't treat even the richest of us to such servility—not even when we especially request it, as do some of our most up to date Eastern swells."

"It's an American," repeated the second American.

"They're all Americans," said a third. "They're Doctor Doser and his family."

"Stuff and nonsense!" said the first American.

Doctor Doser's Open Sesame

BUT he was mistaken. The arrivals, the recipients of royal honors, were indeed the famous Doctor Doser, his wife, his two daughters and his ill-mannered and not too robust-looking son. And not only at that fashionable and most expensive hotel, but throughout the town that lives, and lives luxuriously, upon cure-patients, the Dosers were treated in the same grand way—bows, genuflections, reverent and dazzled bendings of the head, large percentages off on almost all purchases. For six weeks—the busiest six weeks at that cure, when every hotel was crowded and prices were soaring—the Dosers lived cheaply on the worthy and usually most thrifty burghers. All other Americans, all other cure-guests, were fighting from rising until bedtime to save out enough money to take them home.

"You Have a Splendid Physician in Doctor Fox. Oh, Yes, I Have Often Heard of Him"

After many days of observing the joyous progress of the Doser family, our four Americans assembled to discuss it. Said the first one:

"This is the greatest mystery I ever encountered. I can't make head or tail of it. I thought that doctors ranked very low socially in Europe, especially in this part of Europe. Doser has a big income, but his society-mad family blows it all in. His only title to consideration is his rank as a doctor."

"Maybe he's masquerading as an English duke incognito," suggested the second American.

"No," said the third. "My barber tipped the thing off to me and I've been investigating. A number of American doctors are treated like that here—not only here but at almost every European cure. They'd rather welcome an American doctor than a king. You see, the doctors send rich people to the cures. At this very moment there are seventeen of Doser's patients here, including eleven New York, Boston and Pittsburgh millionaires."

The American who is suffering from rheumatism or heart trouble, from anemia or indigestion, or whatever it may be, naturally seeks counsel of his physician—his one source of information. Yet, as matters now stand, he cannot be sure that in the consultation room of the fashionable and high-priced specialist he is not hearing simply an advertisement of an enterprising summer resort, where he will get no great benefit at all—except such as may come from faith. His doctor may be honest enough; but where did his doctor get the information upon which the strong recommendation of the foreign cures is based?

The plain truth is that the cure mania is, in some ways, an imposition upon a public ludicrously credulous before the solemn deliverances of the doctor. A few of the cures are good enough, but many of them are situated in cold, rainy climates where pleasure is impossible, and where such health as one takes to them is liable to be lost. Some of the waters are harmless, or mildly—very mildly—beneficial.

Obviously, the only sane way to live is to live so that one keeps himself in good health. The day has almost arrived when the medical profesion will cease to occupy itself almost exclusively with the business of curing disease, and will devote itself in the main to educating itself and then the public in the science of health. When that day comes, when medicine has ceased to be the science of disease and has become the science of health, it will be more useful, if less well paid. Let us cite only one of the many glaring evidences of the apathy—to put it mildly—of the medical profession in the matter of health. Today in every large city, and in most of the small cities, the chief source of disease is the dust. Year by year the menace of dust—germ-laden dust, dust that ruins the membranes of the eyes, ears, nose, throat, digestive tracts—grows with appalling rapidity. Any one who has a rudimentary knowledge of the sciences that group round organic chemistry knows what dust is doing to human health throughout civilization. Yet what do we hear from the fashionable doctors on this subject? In every county doctors are organized. Everywhere they wield a vast power over the minds of the people in matters of health and disease. But they do not appear to be able to abate or to end the frightful plague of dust. In New York City, in the past ten years, the sales of remedies for diseases directly traceable to the increased dust of the streets have more than quadrupled.

The booming of the cure resorts is a natural consequence of municipal neglect of the science of health. The life of city people nowadays—too much food, too little exercise—soon leads to physical disturbances of various sorts, to weakening of the respiratory and the digestive apparatus. These disturbances are, of course, cumulative. A cured cold, for example, is never wholly cured unless the cause is removed. Causes are too seldom considered. The weakened tissue of the body falls ever easier prey to germ attacks. Finally—and that before very long—the disturbance becomes serious. The sufferer from intermittent colds or attacks of indigestion gets a real disease—one that stops his work and his play.

Now, if this patient were permanently cured, it would be because he had radically changed his habit of life—the habit that was keeping him in the bodily state in which germs could attack him. But most patients do not wish to change their habits of life. And the doctor, usually honestly trying to bring the unwise one to his senses, soon learns that all the reward of his honest pains is an increasing danger of losing a paying patient, of driving him or her away to a physician less "severe"—one who "isn't a crank about food and fun."

As a result, many doctors cease to urge sane living and the gospel of prevention. They give the patient what the patient wants, what the patient insists on having, what the patient will have, or else change doctors. They confine themselves to curing, to repairing as well as may be the ravages of the patient's self-indulgence. The patient believes that the doctor can cure; the doctor would be more than human if he told the patient the truth—that doctors cannot cure, can only patch up. If he convinced the patient, what would be the result? The patient would say: "No doubt you are right. No doubt *you* cannot cure. I shall go to a doctor who can. You say no doctor can, but you say that only because *you* cannot, and so fancy that your own limitations are those of your profession."

The Art of Giving Welcome Advice

SO THE doctor works away with his patching-up drugs, and the patient continues to lead the life of self-indulgence—this until the tissues are weakened to the point where the drugs cease to benefit. At that point the honest doctor says: "My dear sir—or madam—you have reached your limit. I can do no more for you. You must choose between doing something for yourself and going to another doctor, who may, perhaps, have some secret of patching up that I do not possess." The crafty doctor takes a more profitable course. He says: "What you need is a change of climate—change of treatment. Go abroad. Go to such and such a cure. Take the course there, and when you come back, we'll see."

And off goes the patient to some one or other of the twenty or thirty famous European cures. Usually he carries with him a letter of introduction to some doctor attached to a cure, a letter containing a minute description of his case. How we do love those long and wordy and appalling descriptions of our maladies, showing us to be seized of some form of the disease never before visited upon any mortal! What a fantastic perversion of the passion for distinction is betrayed in this vanity!

In due time the patient arrives at the cure. A doctor takes him in hand—for a fee. This doctor reads the document

prepared by the home physician. Right here, please note that the cure doctor is always profoundly respectful of the home physician. He impresses upon the patient the excellence, the marvelous skill of the care he has been receiving. "You have a splendid physician in Doctor Fox. Oh, yes, I have often heard of him. He is one of the best in the world for your ailment. I have never met him, but esteem him profoundly." Then the cure doctor passes on to prescribe. Nowhere in the world is manner carried to such a pitch as with cure doctors. "Yes, you may have coffee but only once a day." "Only black coffee" "Only coffee diluted with milk." "No lean meat." "No fat meat." "Walk five minutes between glasses but time yourself. Above all, no fatigue!" And so on and on *ad nauseam*. They prescribe red wine in rheumatic cases! They forbid sufficient exercise. They impose baths in conditions that are all but certain to induce bad colds. I do not know whether cure doctors are ignorant of medicine or not; but I do know, after talking with scores of cure patients, that many of these doctors are anything but ignorant of human nature. They give the patient, as a rule, just about the advice they artfully discover he would like to get—precisely as fortune tellers read your hand. They see that you want something severe; they do not disappoint you. They see that if they give you a severe regimen you will leave the cure and spend your money elsewhere; you get your cigars, and your *café au lait*, and your drives instead of walks. You are saying, perhaps, "That isn't true. My cure doctor put the screws to me." Think again; recall all the circumstances. Don't you remember that you gave him the impression that you wished to be very serious, that you would have left had he been easy with you? Well, Herr Cure Doctor read your mind as a fortune teller reads your mind.

Many of Them are Situated in Cold, Rainy Climates Where Pleasure is Impossible

You are now ready to begin. You pay the doctor his fee, and arrange to return to him at intervals during the cure and pay him a fee each time. At what intervals? It may be that you are to come only once a week. It may be that you are to come every day. It may be that the doctor is to visit you at your hotel, to prescribe your baths, and so on.

And now what happens to you? Very heavy expense. The expense is proportioned to your wealth. Doctor, hotelkeeper, bath and spring people, merchants, every one of the cure gang is in close alliance. Not an open conspiracy; that is unnecessary and would be shallow. Every one perfectly understands his business, and goes on duty and stays on duty. Early and late, indoors and out, at the hotel, at the springs, at the baths, you pay—pay—pay. You are passed from one to another, round and round, back and forth.

To realize what a heartless affair it is, you have to die at a cure. The instant death occurs, all the suavity, all the mock interest vanishes. A death at a cure is obviously a black eye for the resort—you have died out of spite. You are trying to revenge yourself. The hideous stories told by those who have been with relatives or friends when they have died at European cures! If one did not know, one would hesitate to believe human nature capable of such infamies in the presence of death and woe. But—do not blame the cure people. You have made them what they are by tempting them with your ignorance and your credulousness. The dead man or woman is simply an unknown foreigner; and they see their livelihood imperiled.

But what of the waters? What of the baths? What of the regimen?

The Patients' Pills and Pastimes

JUST one positive good: Regularity. For the period of the cure you for the first time lead a more or less regular life. Unless a man or a woman is very far gone indeed, his or her body will respond amazingly to simple regularity—the same hour for every meal, the same time for rising, for going to bed, for walking, for resting.

Latterly the rich class has expanded enormously throughout the world. The population of every country in the civilized world is increasing by leaps and bounds; and this means larger numbers in the masses that are exploited, therefore more who are rich as a result of the exploitation of the masses. And these rich people are, inevitably, more and more self-indulgent. To provide for them, fashionable and palatial hotels have been erected at all the famous cures. At these hotels, with their expensive staffs of cooks, large quantities of rich and costly food and wine must be consumed if the proprietors are to get satisfactory dividends. So the cure doctors have to relax—and that in a highly dangerous direction. Hence, more and more, the rich patients at the cures have to be kept in seemingly good condition by the use of the familiar drugs that patch over in one place by tearing down in another. Formerly at a cure one, as a rule, took no medicine but the waters. Now all sorts of prescriptions in supplement have to be swallowed. The end is not yet; but already the cure people are becoming uneasy. On every hand they are hearing from rich people the complaint that "the waters and baths seem not to be doing me so much good as they did." Here is a grave menace to the cure as a cure. Thus far the only appearance of a definite policy in combating this danger is a rapid increase in the amusement features at all the cures. They are becoming for the rich little more than pleasure resorts; and the hope seems to be that the rich will find them so amusing that they will come to be amused, though they have ceased to hope for benefit to the health. This policy may succeed with those cures situated in attractive climatic conditions; but what will be the fate of the resorts in rainy and chilly climates?—and this class includes most of the very famous ones.

Any Pure Water Will Do

Besides the regimen of regularity and exercise there are the waters and the baths. The waters may be dismissed in a few lines. Many of them are nearly worthless. None of them has any merit that would not be got out of drinking medicated water at one's own house. The best of them are the mild ones—those that can be drunk in quantity. It is an excellent thing for the health to drink a great deal of water, if the drinking is done so that the stomach and the rest of the digestive apparatus are not overtaxed by the weight and flow, and if no food is taken until the digestive secretions have had time to re-form. For this purpose any pure water will do; that from your own tap, if you live where there is a good water supply, will do just as well as that from the most famous European spring.

Next, the baths. This is a more serious matter. The baths in themselves are often good enough; in some cases they positively help in the patching-up process. But the conditions in which the baths are taken must be considered. From the standpoint of their own interest, the stupidest thing the cure people do is this bath business. It is the stupidest, because it most often plays immediate havoc with the patients, causing disasters of various serious kinds and not infrequently death. The cure people can afford to work any sort of mischief that will remain covered up until the patient is clear of the resort; but not the mischiefs that show themselves during the cure.

To understand why the baths are so perilous, you must have had experience with the European climate and with European houses. In America the spring and the fall are dangerous seasons, partly because we lay aside winter clothing too early and keep on with summer clothing too long; partly because the heat is turned off too soon in the spring and not turned on soon enough in the fall. But, after all, we do have a season when it is definitely very warm and another when it is definitely very cold. In Europe the climatic conditions are entirely different from ours—a fact that few Americans realize until they have had several experiences that have all but cost them their lives. Europe has almost no summer of the sort to which we are used. Let us confine ourselves to the summer months, as those are the cure months. Sometimes it is hot in the daylight hours in Europe; but practically never is there an evening when one ought to wear summer clothing—when the natives do wear summer clothing. They wear beneath their summer dress, even on hot days, such underclothing as we wear in winter; and in the evening they always take wraps—*and use them*.

Also the European houses, especially the hotels, are cold and damp all summer long. To go out into the air and then to come in and sit down is to invite a cold, unless one puts on additional clothing. All Americans who go abroad have more or less illness, whether they become bedfast or not. The chief reason is the deceptive and insidious chilliness of European houses.

Now, putting together the fact of a cold, damp climate and the fact of unheated houses, you get conditions in which cure baths can be taken in safety only with precautions of the most elaborate kinds. A cure bath, of whatever species, is a very drastic affair, involves an opening wide of all the pores of the body. To go from a cure bath into the open air, into the shade, or into a cold, damp European hotel, whether public rooms or bedroom, is to catch cold almost inevitably. The cold may not show itself at once. Indeed, the worst colds of all are those that take hold deeply and quietly, and slowly accumulate beneath a surface of health. So, though some of the bathers get sick at once, many more do not show the ill effects of the baths until weeks afterward, when the temporarily stimulating good effects have worn off.

When Baths are of No Benefit

EVEN if one does not take cure baths, it is highly unwise to spend the summer in Europe, unless one is in extremely robust health or is skilled in precautions against catching cold. The English come from a country that has probably the most villainous damp, cold climate in the world, certainly in the civilized world. It was the English, emerging from perpetual fog and cloud, who gave to France and Italy the name of "sunny," which seems to us Americans such a grotesque misfit. The English, therefore, are acclimated to the worst that France or even Germany has to offer in the way of weather. They are probably not seriously injured by the Continental cures. Certainly it is reasonable to assume this, when the worst Continental climate is an improvement upon England's best. We from America have the habit of fancying that, because we and the English can understand each other more or less in conversation, we are therefore similar to the English. Nothing could be further from the truth. And we find it out to our deep sorrow—if we survive—when we conduct ourselves in the Continental climate and the Continental houses as the English conduct themselves.

The baths at all the cure places are drastic. At those places where the treatment is apparently light, the deep effects are really most profound. At the cure places where the notion prevails that the treatment is light, not the

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Their Faces Wore the Expression That Says, "Walk on Me—Please!"

PAINTING THE LILY

By Henry M. Hyde

DECORATION BY CHARLES D. MITCHELL

Stories of Men Who Blow Their Own Horns

A WHOLESALE grocery salesman, with several thinly settled Western states as his territory, had a number of good customers whose stores were located miles from the nearest railroad. It took him nearly six months to make the rounds, traveling by stage or mountain wagon from one mining camp or cowtown to another. Only by keeping constantly on the march could he—even so often as twice a year—"make" these scattered pendants on the outer fringe of commerce.

The salesman had his headquarters in Salt Lake City. From that center a couple of busy stenographers spun an endless web of weekly letters, quoting prices, offering special bargains, keeping the salesman and his house constantly fresh in the memory of all that empire of sand, sagebrush and mountains.

One morning the salesman got off the train at a little station in Idaho. He loaded his samples into the back of a heavy wagon, stopped at the post-office for his mail and started for a twelve-mile drive across the hills. One of his letters was from the cashier of a bank in Iowa. The signature at the bottom of it began with a huge letter nearly an inch high and ran down at the end to a sharp point like a wedge. Beneath the name was a wide and heavy flourish. The salesman, grinning, showed the letter to his driver.

"I'd fire that fellow if he was working for me. He must use up a bottle of ink in signing his name twice."

In the Memory of Man

THEN he put the letter in his pocket and forgot it. Presently the road, twisting round the shoulder of the mountain, dropped suddenly down to a little green valley, in the center of which stood a group of log buildings. It was the house and general store of Ike Johnson, who, inside his log walls, did ten times as much business as the average city merchant. The warmth of the greeting between Johnson and the salesman was only emphasized by its brevity and apparent gruffness. They drank together and then turned to the samples. When it came to quoting prices Johnson stopped and scratched his head.

"Look here, Bill. You gave me better figgers than those in the last letter you sent me."

"All right. Let's see the letter. I stand by whatever I wrote you."

Johnson's entire bookkeeping system consisted of three spindles. On one he stuck all the bills, on the second all charges and on the last all the letters received. Now he turned to the letter spindle and began to thumb over the pile. Twice he went from top to bottom without finding the desired letter. As the salesman watched there came into his mind the letter from the bank cashier, with its ridiculous but exceedingly conspicuous signature.

"If I only had a big smear of ink under my name Johnson would find it at a glance."

When he got back to Salt Lake City from that trip the salesman did two things. He invented a new signature, in which the name William Saunders appeared in exceedingly small but plain characters, with a sweeping flourish beneath it made with the back of the pen. He also had a bright red stripe, half an inch wide, printed down the right side of each sheet of his writing paper and a similar brilliant streak across the top of his envelopes. Never again did Johnson or any other sagebrush business man have to look twice for one of Bill Saunders' letters. They stood out on the letter spindles of those elementary bookkeepers like so many raw and bleeding thumbs. The dashing daub of ink under the new signature helped, also, to keep the salesman individual and apart from all his competitors. It has been ten years since he retired from the road; yet even today men from the Far West coming into his office in Chicago rarely fail to speak with a smile of "the way you used to waste ink, Bill," and "the red trimmin's you used to wear on your paper."

Empty a bushel sack of peanuts on the floor. How shall one peanut make itself conspicuous above all the others? How, when one thinks of peanuts, shall it be so arranged that this particular peanut and no other shall come instantly to mind? That is the problem before every man in a competitive business. It is the problem, too, of even the learned professions; though, in deference to stern ethical codes, the professional peanut must be careful about the methods it uses to focus attention in its direction. And it was exactly this problem that the grocery salesman, with due consideration for the circumstances and the people he was serving, had learned to solve.

It is a most interesting -and maybe valuable—exercise occasionally to go carefully over a big Monday morning mail and see what one's correspondents are doing to make their letters individual and well remembered. At the first glance the blue, green, drab sheets of paper catch the eye. They are as conspicuous in the pile as a Rhode Island red rooster in a flock of white Leghorns. A closer inspection brings out the odd sizes of paper and a hundred little niceties of embossed and colored headings. Then, to the touch – and even to the eye—the quality of paper reveals itself. A clever man who cannot read English, going over a pile of more than a thousand letters to pick out the most important simply on the basis of physical appearance, missed less than a score that really merited special attention.

When it comes to the matter of signatures the largest corporation in the country in its line has adopted an amusing method of exciting comment and inquiry. As physicians and other professional men string a list of letters after their names to indicate the learned degrees that they hold, so every man who signs a letter in this factory writes H. B. after his signature. From president to janitor they all boast this unique degree, which, it appears on inquiry, simply represents their undivided allegiance to the corporation, the initials of which are thus emphasized.

Another man, well known as a lecturer before women's clubs and at country Chautauquas, never fails to make after his name the mark or cross that is used in place of a signature by people unable to write. When the inevitable inquiry thereafter arrives he is able to display his erudition by explaining that originally the sign of the cross was used by both educated and illiterate people to signify that the writer pledged his Christian faith to the truth of the statements contained in his letter, and that he is simply clinging to the good old custom. Which statement, coupled with a number of other curious—not to say bizarre—peculiarities, seems to have been effective in giving him a somewhat wide and quite unique popularity.

Some shrewd people go so far as to emphasize their own personality even in the matter of bank checks. One prominent Chicago manufacturer, beginning business thirty years ago, had a small portrait of his son and heir lithographed on every page of his check book. When a second baby arrived its small face was added to that of the other. And every time there has been an increase in the family the portrait gallery has been enlarged, until today an even dozen smiling cherubs run like a frame across the top of every check.

Doubtless each one of the thousands of people who have handled one of these checks has spoken of it to half a dozen friends. To watch the growth of the picture gallery has added vastly to the gayety of bank clerks. Every new baby face is an additional guaranty of its father's good faith and integrity. How is it possible that a man who thus takes one into the very bosom of his family, so boastfully a proud and fond father – how is it possible that he should be other than the soul of honor?

Notoriety Versus Nonentity

IN ITS anxiety to overlook no possible source of profitable publicity a firm of patent-medicine makers has utilized its bank checks in what is certainly a unique way. On each of its checks appears this startling message, the evident intent of which is to double the value of the slip of paper: "If you suffer from dyspepsia, headache, catarrh or kidney disease, send to us for a free bottle of Cureitupquick. We guarantee that it will be worth more to you than the amount of this check."

Starting business as a retail coaldealer a number of years ago, a young man quickly won profitable prominence by taking shrewd advantage of the fact that some coaldealers are suspected of selling short weight. He made arrangements with the city weighmaster to weigh and issue an official certificate of weight for every load which left his yards. His drivers were instructed in getting receipts for their deliveries to call special attention to this certificate guaranteeing full weight. It cost him ten cents a load, but within a couple of years he was doing more than half of all the coal business in his city.

Presently, going into the manufacturing business, this same man had printed and hung over his desk a card reading: "To achieve unusual success you must adopt unusual methods." Today he is at the head of a corporation which employs eight or ten thousand people and holds a practical monopoly in its line, not only in this country but in most parts of the civilized world. And

one may almost trace the astonishingly rapid growth of the business by counting over the queer and unusual performances of its head.

In the days when most factories were still dark and dirty he painted all of his buildings a soft and glowing color, bought a few bales of oriental rugs for the floors of the workrooms, stuck potted palms about the halls; and secured for his plant more free publicity than an expenditure of one hundred thousand dollars would have purchased.

On a big scale he has successfully demonstrated the exceeding wisdom of doing things differently if one wants to catch and hold the fickle public eye.

Among business and professional men the country over there are scores who owe more or less of their prominence to the possession of some picturesque or striking peculiarity. Especially happy is the politician or statesman in whose personal appearance the cartoonists can find some individual feature which lends itself to humorous exaggeration. Who, for example, can look at a fully displayed and dazzling set of teeth without being instantly reminded of the sage of Oyster Bay? Does not a short and squarely cut white chin beard, with a black cigar elevated at a saucy angle above it, immediately suggest the former Speaker of the House? Is not long hair the recognized trademark of the poet?

Where one has the misfortune to be born with an outfit of perfectly plain and commonplace features it is often possible to shrewdly assume or even develop some such mark of distinction. And many a man has made himself profitably conspicuous among his fellows by simply adopting as a part of his regular costume a peculiar and striking article of dress.

One day a private banker in the Middle West happened to come down to his office wearing a bright-red necktie and an equally brilliant waistcoat. The gayness of this apparel pleased the fancy of a jaded financial reporter for one of the city papers, who wrote a half-humorous paragraph about it. Next morning the banker, who had changed his clothes over night, read the paragraph at the breakfast-table. Being a man of exceeding shrewdness and foresight, he went straight back upstairs and put on the crimson garments. For the next twenty years he rarely failed to wear them or their successors of like gorgeous hue to his daily work; and what he had so quickly foreseen actually came to pass. Men on the street jested together about Fred Jenkins' red necktie; other newspapers took it up and printed half-playful paragraphs; the fiery waistcoat cast its mellow glow over otherwise stupid and commonplace business letters. Both necktie and waistcoat figured again and again in the newspapers. They became a cult. When one passed a gay show-window he involuntarily thought of Jenkins; even a bright sunset was reminiscent of him. Conversely, when the idea of a private banker or bond-broker came to mind it was immediately followed by a vision of the red necktie. And, since Jenkins was a good business man in other directions, the red necktie became an important factor in his great success.

Daniel Webster, it will be remembered, was marked in any assemblage by his domelike brow, his flashing eye, the majesty of his bearing. The godlike Daniel never rose to speak he lifted himself up. Lacking such natural advantages of port and physiognomy and feeling, perhaps, that mere sartorial distinction is beneath him, shall the ambitious and soaring spirit remain therefore obscure and unobserved?

In Chicago lives a lawyer with political ambitions. Originally—to verge on sacrilege—one may presume he was a man of somewhat commonplace appearance; but he

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The Great Arctic Handicap

By JOHN FLEMING WILSON

ILLUSTRATED BY GEORGE GIBBS

"There She Hung While Those Poor Devils Crowded to the Edge of the Floe"

IN THE first place, I was charged by a friend to procure him a skillful engineer for his fifty-five-foot gasoline cruiser, Lazy Lass, in which he purposed to invade the unknown parts of the Pacific Ocean. He gave me this delicate office because of a supposed experience on deep waters which made me an infallible judge of sobriety, mechanical ability and seafaring aptitude. I hied me to the desk of the superintendent of the United Engine Company, in San Francisco, and informed that gentleman that the Lazy Lass, equipped with United engines, was fitting for a long cruise. "The owner wishes to engage the most capable engineer available," I told him.

The superintendent stared at me. "I am aware that when a man owns a typewriter he goes to the office of the agent of that make of machine for an operator," he said. "It seems probable that the man who manufactures a thing knows people who can run it best; but in all my experience I never before was consulted as to who should run my engines. The compliment is appreciated. I won't recommend either a chauffeur out of a job or a man who sells gasoline lamps on the side." He rang and ordered a clerk to 'phone to the shops and ask Mr. Dibble to come over. "Dibble can build an engine if need be," he remarked.

I sat down and awaited the coming of a sturdy, grimy-faced and brawny mechanic, such as those who so capably control the engine rooms of big steamers. The door opened and a slender, silken-socked youth, with a blue cap cocked on his jaunty head, nodded to the superintendent. "Want me, do you?"

The superintendent waved one hand toward me. "This gentleman wants to engage an engineer for the Lazy Lass for an extended cruise. Will you take her?"

The young man looked at me and nodded. "A yacht? Give me the extras I ask for and I'm your man. Of course you pay the usual wages?"

"My friend, the owner, expects—er—expects a man of experience," I protested. "You see, it will be a long voyage and there is—er—a great deal of responsibility. Possibly an older man might ——"

"There are no old men in the gasoline business," put in the superintendent. "I recommend Mr. Dibble here and—it's our machinery that he will run and it's to our advantage to have it in good hands. See?"

I saw. Mr. Dibble accepted a check from the superintendent, shook hands with him and cheerfully accompanied me out of the place. "When does the Lazy Lass sail?" he demanded, lighting a very good cigar.

"In four or five days," I murmured. "We will go and see the owner. Really, I think he intended to employ an older man; but I can't go back on your company's recommendation. Now it's up to the owner."

"Oh, I'm sport enough to take a chance," returned my debonair companion, flicking a bit of ash from his coat lapel. "If he doesn't fancy me—and you never can tell what will strike the fancy of a plute—there's always a job ashore."

"If you could show a little experience on long trips I think it might help," I urged.

"Hell!" was the calm response. "I just came in from eleven months with 'Lord' Bates on the Del Monte."

"The whaler?"

"Whaler, sealer, sailor and dead-game sport," said Dibble. "That's why I'm broke and ready for another cruise. Not complaining, y'understand. It was a run for my money, all right, and Bates played fair. He cleaned us all out!"

"I heard ——"

Amusement was in Dibble's glance at me. "Did you? Say, did you get the straight of it?"

"Of what?—the killing of ——" I suggested darkly.

"No; I mean of the Great Arctic Handicap, as Bates called it."

"I didn't hear the yarn," I said, making for the Oakland ferry-boat. "How was it?"

"Do you know Bates?"

I did; and there rose before my eyes the tall, sleek sinister figure that made heads twist on curious necks whenever he whom they term, in sardonic humor, "Lord" Bates passed along East Street. I had seen him several times during ten years and I recalled the spearlike glance of his eyes; the neat, mouselike ears that protruded slightly from under his brown, wavy hair; the small mouth, delicately curved over a cleft chin. I looked at Dibble and he responded with a sparkling smile. "I see you know him. Ever been a voyage with him?"

"Never!" I exclaimed, with profound gratitude.

"I was his engineer this last trip," said the youth. "And he's a real sport—a soft winner and a game loser. But he don't often lose!"

My assent to this self-evident proposition was really needless, for Dibble drew his spotless trousers carefully over his knees and continued blithely: "Bates seemed to cotton to me from the go. I went aboard after the

Del Monte was fitted for sea, with her crew all tight in forecastle and half deck. I guess 'Lord' Bates thought they were going to send him an engineer with grease in his hair and blisters on his thumbs. Anyway, he seemed surprised when I dropped down on him in the cabin and showed my papers. He looked at them and then shook my hand. 'Mr. Dibble, I'm glad to have a real gentleman on this trip with me. Make yourself at home,' he says. 'I think we'll get along together.'

"I'd heard something of Bates and I didn't expect to find him such a decent sort. You know the rough stories they tell about him. That night, when I'd gone over my machines and got everything ready for the start in the morning, I cleaned up and sat down under the cabin lamp to read a book. Bates came in and I reported that all was running sweetly, tanks filled, stores O K, and so on. He nodded and pulled a paper out of his pocket and spread it on the table. I saw it was the sporting edition of the Bulletin, with the dope sheet of Ingleside Track. I butted right in. 'Who got in in the fifth?' I asked him.

"'Ingomar,' says he.

"Well, I'd pretty near forgot it, but I'd put a piece of money on that horse and he'd romped in; and there I was, sitting in the cabin of the Del Monte with thirty-seven-fifty waiting for me at Sol's cigar stand. 'I suppose it'll be six months before I lay hands on that coin,' I remarks dolefully.

"'I think we can leave the ship to the mate,' he says, real pleasantly, 'while you and I go up and cash in. I won a little myself, Mr. Dibble.'

"So an hour later you could have seen us two in a grill uptown with a couple of bottles and broil between us.

"That made me square with the old man. Next morning the Del Monte chugged out of the Golden Gate and headed off for the other coast.

"For about six weeks I really had nothing to do. With a fair wind, Bates would shut down the engines and spread every rag the old schooner could carry while your humble servant sat and smoked good cigars. We made Yokohama, slipped up north to Hakodadi, where Bates did some fancy spieling to the authorities and laid in a supply of oil casks, hit through the straits and entered the Okhotsk Sea. Well, we had good luck all right—and Bates knew his business. We'd left San Francisco in March and by July we'd pretty well filled up the hold with oil and bone. Then the old man gave orders to stow the whaling gear and clean up the rifles. You know what that meant seals.

"By that time I'd got to know the crew pretty well. We carried forty fellows of every breed under the sun. The mate was a dull-looking squarehead, with the funniest way of using his fists you ever saw. At first I thought Bates had got stung on him, he seemed so blamed helpless about the deck. But no, sir! Ole Olson was the real goods, hemmed on all four sides and guaranteed to rip and tear when needful. He could sail the schooner and lick four men at the same time without saying a word the while. Only he was a tiny bit rough. Bates had to call him down once. 'I never allow my officers to kill a man,' he says, with his nice smile. 'I'll do the killing myself.' And Ole, he got kind of white and sneaked off.

"The second mate was a Nova Scotian that we all called 'Airedale,' because 'Lord' Bates one day remarked that he looked like an Airedale terrier, all hair and long legs and ugliness. The third mate and chief harpooner was a Kanaka, a harmless duck, proud of his muscle and skill.

"I suppose Bates had picked the rest of his crew pretty carefully, from a remark he used to make evenings when the glare from the fire under the try-pots was showing them all up, half stripped and busy. 'A crew ought to be like a good engine—all fitted together and ready for brains to operate. I'm Brains in this outfit.'

"And he was—all but for one man, a young rancher from up country somewhere. Hill was his name, a strong, well-educated, proper fellow. Bates told me one day why he took him along.

"'I always like to observe the typical American under peculiar circumstances,' the old man told me. 'Now this Hill attracted my attention by his evident belief that he was plenty able to take care of himself anywhere. That appeals to me—that free and noble spirit. Hill appealed to me. I induced him to come along with us,' says Bates, with that queer little smile of his. 'I'm anxious to see just how long his spirit will last. I have great faith in the American spirit. I'm an American myself. I bet on Mr. Hill.'

"Of course, that was just Bates' way of talking. As a matter of fact, Hill had been shanghaied and had had a hard time of it. Airedale, in whose watch he was, kept him jumping sideways till the fellow would get angry and try to lick somebody. Then Airedale and Ole would put him through the paces till Bates called them off. Hill never seemed to get wise. He was always coming up for more punishment; and I saw that, if he kept on, sooner or later he would run up against the old man himself. Then Mr. Hill would follow a couple of other foxy guys over the side and down to the bottom of the Okhotsk Sea. One day Bates warned him fairly enough.

"'Hill,' says he, real politely, 'you seem to think you are a mountain. Permit me to call to your memory the fact that every mountain descends into a valley. There is one valley, Hill, where a wise man prays that he may fear no evil. Natural regret that you should pass through this valley, my dear Hill, would be tempered on my part by the circumstance that the twenty dollars a month you are drawing would accrue to me as residuary legatee. The longer the voyage the greater my consolation if anything should happen to you.'

"Bates, y'understand, threw on the style when he was good and mad; but Hill only looked up at him from where he lay on the deck and spit the blood out of his mouth.

"Only He Was a Tiny Bit Rough"

"We cruised from La Pérouse Strait to Fox Island, hovering under the capes and running two and three hundred miles sometimes at a spurt to fool the gunboats that are always nosing around up there after poachers. It came September and time for us to be hiking home, but Bates didn't show any signs of being anxious; and it was none of our business, of course. I suspected he had designs on sea otter farther north and was waiting till the police vessels had run for winter quarters.

"But the crew didn't take into account Bates' plans. They got ugly very suddenly. Ole Olson and Airedale complained bitterly about the way things went. Bates would listen to them and cheer them up—and all the while he was nosing out a thing that none of us even thought of.

"We had slipped up the Arctic on an eddy of the Japan current and the old man, contrary to Hoyle, seemed bent on pushing still farther north instead of getting out while he could. Ole nearly went crazy between his fear of having to spend the winter in the ice and his terror of the old man. But it seems Bates had a plan—just the kind of plan that made him skipper and master of the toughest ships that ever spread canvas. We didn't know what that plan was till one night when the moon was riding full over an ice-capped island. Bates came up and sent for Hill.

"Hill had kept himself mighty close and quiet for a month. It looked odd to have him hauled aft. He came and Bates smiled at him. 'Mr. Hill,' says he, 'I thought you had brains. I'm glad to see you have. I admire brains. They have made our glorious America into the greatest nation on earth. Brains have always run the ships I've commanded. Heretofore, it has been my brains; but I see you are ambitious. I'm a sport, Mr. Hill, and I'd rather bet on brains than muscle. I have a proposition to make to you.'

"By that time you can imagine that Ole and Airedale were ready to jump. Bates never talked that way unless something big was stirring behind those fine little ears of his. But he waved them back. 'If it was muscle or feet,' says he, 'I'd leave this matter to you gentlemen. But this is a question of brains and, if you'll excuse me, I'll handle this with Mr. Hill.'

"Hill came out of his trance. 'Since when have I been "Mister" on this packet?' he demands.

"'Since you took nine of my crew and made them conspire against me and my officers,' answered Bates.

"Hill said nothing, but I could see the shot went home. Bates took off his cap, as if he were warmed by the moonlight, and went on, 'I could easily fix you and your gallant nine by mere force of arms. But I have always indulged the true sporting spirit and this occurs to me as an excellent chance for a real test of brains versus muscle. I will bet my brains against yours, Mr. Hill.'

"We were puzzled, you can understand—didn't see what the old man was driving at. He made it plain that he knew Hill's scheme by going on to say: 'Tomorrow the Del Monte is going north. We shall spend the winter in the lee of an island I'm acquainted with. We'll have six months to see which of us will take this schooner back to San Francisco and—get the money that's in her hold. Now, Mr. Hill, do you understand? If I win, you and your nine companions will well, will not be with us on that happy day when the Del Monte pays off. If you win, I and my trusty friends here will not grace the Palace Hotel again—or the jail you intend for us.'

"Airedale saw through it first. His hairy fists closed up against his hips. 'See here, cap'n,' he growls; 'you just lemme settle this thing right here. I'll ——'

"Bates turned on him. 'You'll either obey my orders or quit right here,' he snapped. 'If you want to sign clear, now's your chance.' He waved his hand over the grayish-white sea. Airedale took one look into the old man's eyes and turned away. I was pretty anxious myself, but Bates smiled at me and remarked: 'Mr. Dibble, Mr. Hill will need an engineer—and if he doesn't I shall need you.'

"White of him, wasn't it? And I'd have taken a chance too. That night at supper, which Bates always had served at eleven o'clock, Ole had finally got it through his head that something was up. He tackled the old man. Bates laughed at him. 'To put the thing in first-reader language,' he explains, 'you and the second mate disobeyed my orders and we lost two men. I've stayed by you, for, after all, the fellows were bothersome—though I really think you were too rough with them. Then you start in on Hill, who has brains. Just at present Mr. Hill has nine men who will stick by him through thick and thin. If this vessel arrives in San Francisco with Mr. Hill and his men still on board you and the second mate will hang higher than any Christmas goose, for ten witnesses will convince any court that you committed murder. And I give Hill credit for picking the right men.'

"You ought to have seen those two mates weaving their thick fingers in and out over their plates. The old man was right. Hill had fixed them plenty. Airedale was the first to ask who were with Hill.

"'Irish Riordan; Ole's countryman, Nelson; that Dutch chap, Gross; the two dagos, Rivetti and Mancha, and the two Kanaka harpooners. The carpenter, Macgregor, is with him too.'

"'Who's the ninth?' asked Olson presently, after reckoning on his stubby fingers.

"'Exercise your brains on that problem,' says Bates, and he wouldn't answer another question.

"You can imagine how we of the afterguard figured the thing over the next week while the Del Monte went north, along icy islands and through straits piled high with snowy slush. It was clear as water that Hill had the upper hand so far. The Del Monte didn't dare stick her nose into a civilized port so long as Hill and his men were ready to go and swear the officers' lives away. Olson was sure that Bates was going to some place where it would be possible to fix Hill and his crowd. 'I've sailed with the old man before,' says the mate. 'He ain't the man for trials and investigations and trouble ashore. I've heard him say, if he can't come into port with all peaceful for'ad and aft, he ain't coming in.'

"Airedale chirked up. 'If them ten men don't turn up on payday that'll mean a good thousand dollars apiece extra for us,' he says.

"It was the twenty-fifth of October when the Del Monte pushed her way through the shore ice and into the mouth of a little creek that ran down the side of a small rocky island. 'Here's where we lie,' says Bates, and he told me

to unship the propellers and take down the engines and fix them for winter.

"I didn't know then how shrewdly he had chosen the spot for winter quarters, but it proved to be pretty well protected; and there was some game, mostly seal and walrus, with a few foxes on a bigger island across a narrow strait.

"The old man didn't lose a day, but divided the crew into three parties for hunting. He kept them busy from daylight till dark. Ole Olson was in charge of one party, the Kanaka third mate of another, and Hill of still a third. Airedale stayed aboard the schooner, sulking around and keeping the decks clear of ice.

"By this time the whole crew knew that Hill was up to something. Bates never turned a hair, but merely saw to it that Hill always took at least one other man besides his own crowd when he went hunting. At first I thought the old man was crazy to trust him with guns and men. Then I realized that our harbor was a thousand miles from the nearest settlement and the only chance of safety was to seize the schooner or stay with her.

"I've talked with several fellows who've spent a winter up north and I never saw one that didn't swear at the mere thought of it. But Bates was a wizard. He knew all the tricks to keep a crew good-humored. He got up all sorts of good games and allowed Airedale to make a small book on them. We had music and yarns at night, four meals a day and work enough besides. Even when the real winter came down and the best light we had was a kind of miserable moonshine, the Del Monte was a busy place. Once in a while the old man himself would loosen up with stories on the main deck—the kind that make you chuckle. He was a born actor, that man; and you never saw a handsomer, softer-spoken chap in your life than he was those long days.

"The Irishman, Riordan, caught Airedale cheating him one night on some bets made on an obstacle race over the hummocky ice. I suppose the second mate thought he might as well make a little on the side and never guessed that the Irishman would kick. Riordan hit out and smashed Airedale flat to the deck and would have finished him if it hadn't been for Ole. Bates came on deck at sound of the ruction, asked two questions and drove Riordan forward of the foremast. Then he fined Airedale twenty dollars. 'Don't try to use your head,' he jollied the poor Nova Scotian. But that ended our real fun.

"It was February and we all knew that sooner or later Bates would start to clean the ship. That was the expression he used: 'Clean the ship.' By April we could expect a clear lead out to open water. What was the old man going to do in March?

"March came; and it was published round the schooner that the total profits of the voyage would make over twenty-five thousand dollars, with the few otter skins we'd skimmed off Japanese waters. That made a little over four hundred dollars for each man for'ad. After this had soaked in and the boys had counted their money over a dozen times, and imagined what they would do with it when they got paid in San Francisco, it was mentioned by Ole Olson that the old man thought he carried too big a crew. You know what that means. The men knew.

"It meant that, if only twenty men paid off in the city, each man would get his own share and the share of one of the twenty that didn't turn up. I guess Bates thought that would fix Hill and his nine men.

"But Hill was too smart to be tripped that way. He got his fellows together quietly and explained that it was a sure thing they would be the first to go overside. He put it to them straight: Death or take the schooner. They all knew Bates. They stayed with Hill.

"The old man found it out, of course, for he made the remark at table that Hill was a clever youth. It didn't seem to disturb him that he couldn't get the nine men by the ears.

"Airedale was thoroughly scared and he brought up the subject of what story was to be told when we got back to the city. 'We sailed with forty men for'ad,' says he. 'We get back with two dozen. There'll be an investigation.'

"'There will not,' says Bates. 'The Kanakas naturally wanted to get back home. They were paid off in Japan. That accounts for five. Two others were lost off the main yard. A dory was lost with—well, with as many more as we need!' He smiled at Airedale, as much as to say: 'Brains are what you lack.'

"Then we knew that, when the Del Monte got clear and started down the sea, Hill and his friends would be sent off in dories for seal or otter. Easy money! But Hill surely knew the scheme. What would he do? It would have to come down to a rough-and-tumble battle between Bates and his outfit and Hill and his nine men. Such scraps never end so easily as they are begun. I wondered at Bates being so cool. One bullet in the right place—and all that, you know.

"But Bates was a sport. As he said, he was betting on brains.

"With the first days of April came heavy storms which filled the creek where we lay with a freshet that poured round the schooner like a mill tail. Two weeks of this and the floe that held us in was crowding out, leaving us free. On April eighteenth Bates called me into his room. 'Get your machines ready,' he told me. He agreed that we would wait a while before shipping the propellers, for fear of their being broken in the ice. 'We'll need those engines mighty badly pretty soon,' he said. Of course everybody pitched in cheerfully to get the Del Monte ready for sea again. Once clear of our little harbor and four weeks would see us in San Francisco. Even Hill seemed to forget his troubles.

"We warped the schooner out of the creek and into open water. Bates beamed on us when another day saw us nosing out under easy sail into the smother of chunks and bergs that marked the passage. Then we shipped the screws and managed to make a hundred miles in a week. By that time we were skirting an immense field of ice that stretched northward clear to the mainland, I suppose. Farther out was another field, which Bates said would soon break up. Between them there was a good lead, which we followed, now sticking close to one field, then reaching over toward the other.

"When I finally started my engines full speed ahead it was a fine night and the Del Monte slipped along through the black water with hardly a sound. A slice of moon lay in the west, like a bit of orange peel on the floor of the floe. The watch was busy making things snug on deck. Bates was scanning the icefield with his night glasses. Suddenly he turned to Ole and said: 'I really believe those are otter over there.' *(Continued on Page 40)*

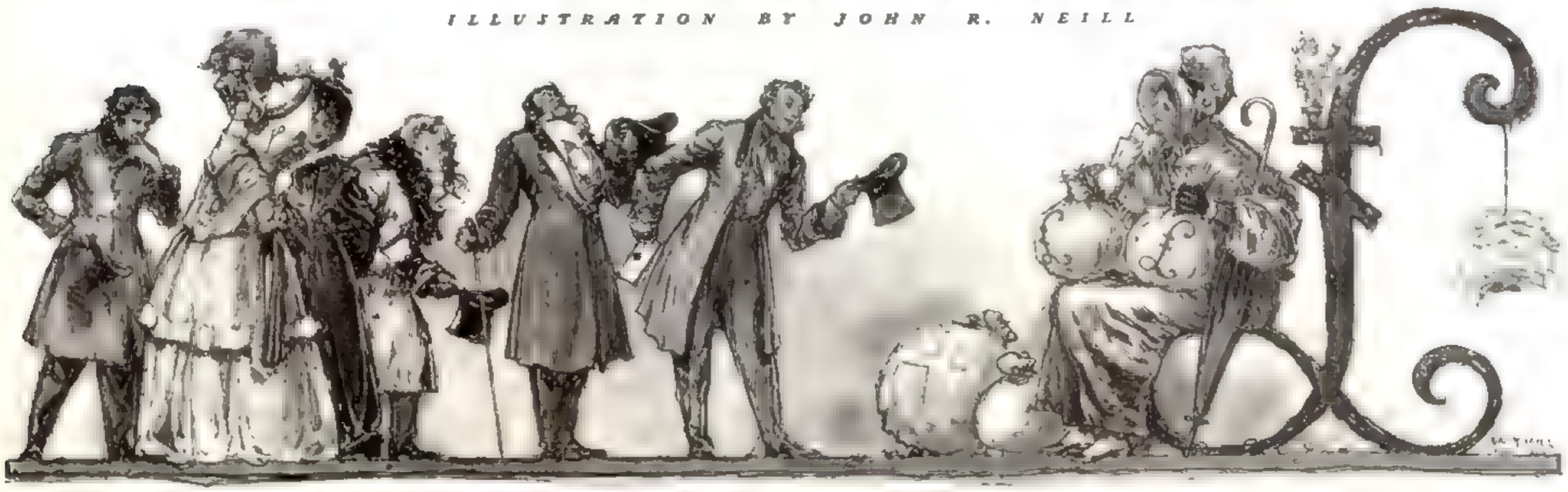
"'You are the Winner of the Great Arctic Handicap!' He Announced"

"A Mile Astern of Us Ten Men Were Tramping Along Over Hummocks and Ridges, Trying to Catch Up With Us"

WHY LONDON IS THE CENTER

A Bill on London—By James H. Collins

ILLUSTRATION BY JOHN R. NEILL



The Old Lady Was Not Born Yesterday

WHEN a visitor is taken over the Bank of England, after proper introduction, he is shown various interesting details in the business of the "Old Lady of Threadneedle Street."

There is a room where automatic machines weigh each goldpiece coming in from circulation, throwing out the light ones. In the printing room the prosperous Old Lady makes her banknotes, the lowest denomination being worth nearly twenty-five dollars. In her old note office she keeps those that have come back to the bank, for a period of five years, in case they are wanted in evidence. In another room the visitor is permitted to hold for a moment a bundle of notes worth a million sterling and to lift a sack of sovereigns. In the dividend office he sees where some thirty-five million dollars' interest on the British national debt is paid twice a year, the whole transaction being largely one of transferring credits from one set of books to another, little of the money actually leaving the bank.

Finally he is taken down to the bullion rooms where old-fashioned gratings guard the gold that is behind not merely the banking system of John Bull but in a sense behind that of the world. Here his guide civilly asks the visitor to take off his hat; and, with head respectfully uncovered, he is shown pigs of gold and great slabs of silver, and sees a scale that will accurately weigh either a postage stamp or a ton of bullion, it is said, and show a variation in the latter if a draft of cold air strikes it while on the platform.

People put different constructions upon this note of respect for the bullion. Some fancy the bank is taking precautions against the visitor carrying away a pig of sterling in his hat—the pig weighs twenty-eight pounds. Others jocularly say that in this, the very Temple of Mammon, bullion represents Mammon himself, as it were.

But the truth of the matter is something like this: The Old Lady was not born yesterday. In her youth business was done with gold and silver. Today, however, it is done on exchange and credit. Last year the London clearing house handled seventy billion dollars in checks—the real money of England. Coin is only odd change. The business of the world is done on exchange and credit to such a degree nowadays that gold merely adjusts balances. A process for extracting gold from seawater might make it so plentiful that it would be demonetized forever and a new system be based wholly on exchange and credit—that is, ability, integrity, character.

Therefore, the Old Lady sees the prestige of bullion steadily waning; but, being British in her love for an old institution, she does her best to maintain respect for the bullion as long as possible. Hence the visitor is asked to take off his hat. Really he is assisting at a pious fraud.

The Birth of the Bank of England

IT HAS been said that a bill of exchange on London is the one medium that always has a ready market in any part of the world, civilized or even uncivilized. An American cotton buyer in one of our Southern towns, perhaps many hundred miles from the seaboard, purchases several carloads of the fleecy staple for a customer in Manchester, England. The railroad agent gives him a bill of lading when the cotton is loaded. Weeks must pass before the cotton reaches England by railroad and tramp steamer; but the American does not wait for his money. He draws up a bill of exchange on London in the name of his Manchester customer, payable in three months from that day, takes it with the bill of lading to his own bank and gets the price of his cotton in cash. Banks then pass these two pieces of paper along until they come—say, three weeks later—to London. A London bank gets the Manchester man to indorse the bill of exchange, signifying that he will pay the money when the day comes, still more than two months off. The bank then hands him the bill of lading and he gets his cotton on arrival. If he is unable to accept the bill the bank has the cotton and can sell it.

This is simple enough, but something a good deal more complex usually happens to a bill on London. The American cotton buyer always draws his bill in duplicate. No. 1 goes to London with the bill of lading. No. 2, which is made to guard against loss of No. 1, can be indorsed with his own signature, signifying that he will pay the amount himself if necessary; and it is then put into circulation as a safe, convenient and highly desirable piece of international currency.

This second copy of the bill is a memorandum that an Englishman owes money to an American, payable in London. The world at large is always owing London so much money that there will be firms in any country ready to buy this memorandum to pay some debt of their own in London. By using it, they avoid shipping gold and so make their payment more conveniently and cheaply.

The bill travels around the world to reach London. First it goes to Havana, maybe to pay for tobacco. Havana sends it to Paris to pay for millinery. Paris sends it to the Orient, and finally it comes home to London from South America, to pay dividends on British investments, and is duly met with cash by the Manchester man. Half a dozen nations have saved exchange through passing it along.

London is the only banking center in the world that can perform such a feat in finance, because, by reason of John Bull's vast trade with every country on earth, large or small, near or remote, London alone is able to clear the whole transaction.

John Bull laid the foundations of this mighty financial structure more than two hundred years ago. Back in the days of Charles I there were no banks, no trust companies, no safe-deposit vaults, no bonds or stocks, no Government consols. When a king wanted to make war he had to hustle for ready money—wars were always billed strictly net cash. Londoners who had gold, silver and family valuables took them to goldsmiths, who possessed strong-rooms to keep their own valuable goods, and also deposited bullion in the Tower of London.

Charles I wanted money in a hurry. He sent down to the Tower and seized all the goldsmiths had there. He promised to pay it back—and did pay them eight per cent interest; but from that day to this they have never seen the principal. When Charles II came to the throne the sum, then about six and a half million dollars, was organized into what ultimately became the British national debt today more than three and a half billion dollars.

That made it difficult to raise public funds. Everybody hoarded. When William III wanted money for war the chancellor of the exchequer had to go about the city hat in hand with the lord mayor and borrow a thousand dollars from one merchant and five hundred from another.

Then a Scotchman came along with the idea of the Bank of England. Londoners rather resent this memory. They say the Scotchman's part in the matter has been unduly magnified and that, anyway, he appears to have been a pirate before he turned up in London. However, he got together a syndicate that lent the Government six million dollars, and the Government gave in return the Bank of England's charter, which carried a monopoly of note-issuing and other profitable perquisites.

From that time Londoners had a safe place for their spare cash and there was ready capital not only for public use but for private enterprise. This has been the source of John Bull's financial strength—that, though other nations might have as much money stuck away in old stockings, where nobody could find it and put it to work, his money has been available in bank for two hundred years, ready to go on the job anywhere in the world. Moreover, he has multiplied its working energy by banknotes, bills of exchange, checks and discounting machinery. This availability and fluidity of his wealth gave him the means of developing his wonderful industrial system, as inventors came along and perfected spinning and weaving machinery, the steamboat and railway, and so forth.

London the Place for Big Borrowing

JOHN BULL led the van of material progress. His fluid capital enabled him, also, to invest money at good interest in the industries of other countries. For half a century he has been the world's financial uncle and will probably continue the relationship for a long time to come.

London deals in money just as it does in any other staple. The bank clerk there dips a brass scoop into a tray full of goldpieces and weighs out the sum wanted instead of counting it. Sovereigns are shoveled out to the customer like so much sugar. London banks are as plain and mercantile in their appearance as our big drygoods jobbing houses; and the Bank of England itself has a staid dinginess in most startling contrast with our own ornate financial institutions. John Bull feels that concessions are unnecessary—whoever has a project to finance, sell or borrow on is certain to come to London.

Last fall the first ocean steamship launched by a great Canadian railroad system sailed to the Dominion on her maiden voyage. It carried the road's financial man and forty million dollars of London money for Canadian investment. During ten years past this Canadian promoter has made at least an annual visit to London, bringing back tens of millions from the great reservoir of capital there.

Several years ago an American promoter secured a valuable concession from the Mexican Government and went to New York to finance it. After six months' discouraging efforts to sell the securities he went over to London and dipped into the same reservoir. London took his securities in a few weeks.

During the summer of 1910 there was an interesting little flurry in Wall Street. A certain promoter found himself "overextended"; and one of our financial houses, it was said, eased the market by taking up some of his securities. It developed that this promoter, acting for a syndicate of London capitalists, had operated to control a line of our railroad from the Atlantic to the Pacific, and that he had been instrumental in placing hundreds of millions of dollars of London money in Mexico, Canada and South America. But for the accidental turn of the market

against him, Wall Street might never have heard of him at all. He was dipping into the London reservoir too.

A Wall Street broker became greatly discouraged some years ago. When he bought his seat on the New York Stock Exchange, eight years before, stockbrokers were prosperous. Our big trusts had just been floated, the public speculated in their stocks and brokers made good profits; but since that time the bad trusts had separated themselves from the good by failure to pay dividends. Good securities had got into investors' hands to a large extent; so there was less speculation. The public suspected Wall Street. The volume of business had shrunk so sadly that many brokers shut up shop and many more existed chiefly by taking in each other's washing. The business was not even respectable, for the male principal in every divorce suit or murder trial was invariably spoken of by the newspapers as "a wealthy Wall Street broker," just as every female principal was inevitably "a beautiful society leader."

So this New Yorker sold his seat and went over to London, where he set up as a promoter. The first thing he got hold of was a neat little office device of British invention. He dipped into the great reservoir of London money by organizing what is known as a "primary company." The capital stock was set at fifty thousand dollars and on each five-dollar share the subscribers paid in twenty-five cents. This gave two thousand five hundred dollars working capital with which to begin developing the invention, which was not yet mechanically perfect. When that was gone the subscribers were asked to pay another shilling a share. Before they had paid in the sixth shilling the device was ready and on the market. Then a new company was floated, with several times as much capital, taking it over as that highly desirable thing in London, "a going concern"; and the subscribers who had hazarded their shillings realized large prices for the shares of their primary company.

Since then the ex-broker has made an excellent income developing other projects along the same line. It is through these primary companies that John Bull develops mines, plantations and properties all over the world. The ex-broker's clientele of investors is made up of people who put spare cash into his projects as he brings them to them. They understand that a given project may be either a success or a failure and ask simply that it be honestly managed. One bit of double-dealing would destroy his following, but an honest failure never. It is said that almost any business man with a rational project can form one of these primary companies in London, because the Britisher is always willing to take one chance. Good or bad news travels fast, for British people are all linked up in groups and circles. Favorable results create a permanent investment following; unfavorable results kill confidence.

The London money market has four great tides yearly—January, April, July and October—when millions upon millions of dollars in dividends and interest from foreign, colonial and home investments are paid to British holders of securities.

If John Bull got an average of three per cent from all the money he has invested the past twenty years it would amount to a ten-dollar bill yearly for every man, woman and child in the United Kingdom. Actually the total is far larger, for he has been investing for upward of sixty years—and three per cent is a low yield.

Dividend days at the Bank of England were most impressive, when holders of securities came in person for their money and stood in long lines. A visitor might then go down to the bank four times a year and find visible proof of the indebtedness of other nations to John Bull. Now, however, the money is paid by mail and only a few elderly people, who cling sturdily to old habits, come to the bank to get their dividends and interest in money. The new method of paying is greatly deplored by London pickpockets. *(Concluded on Page 64)*

THE GIRL IN THE SANTEE

IX

By Gouverneur Morris

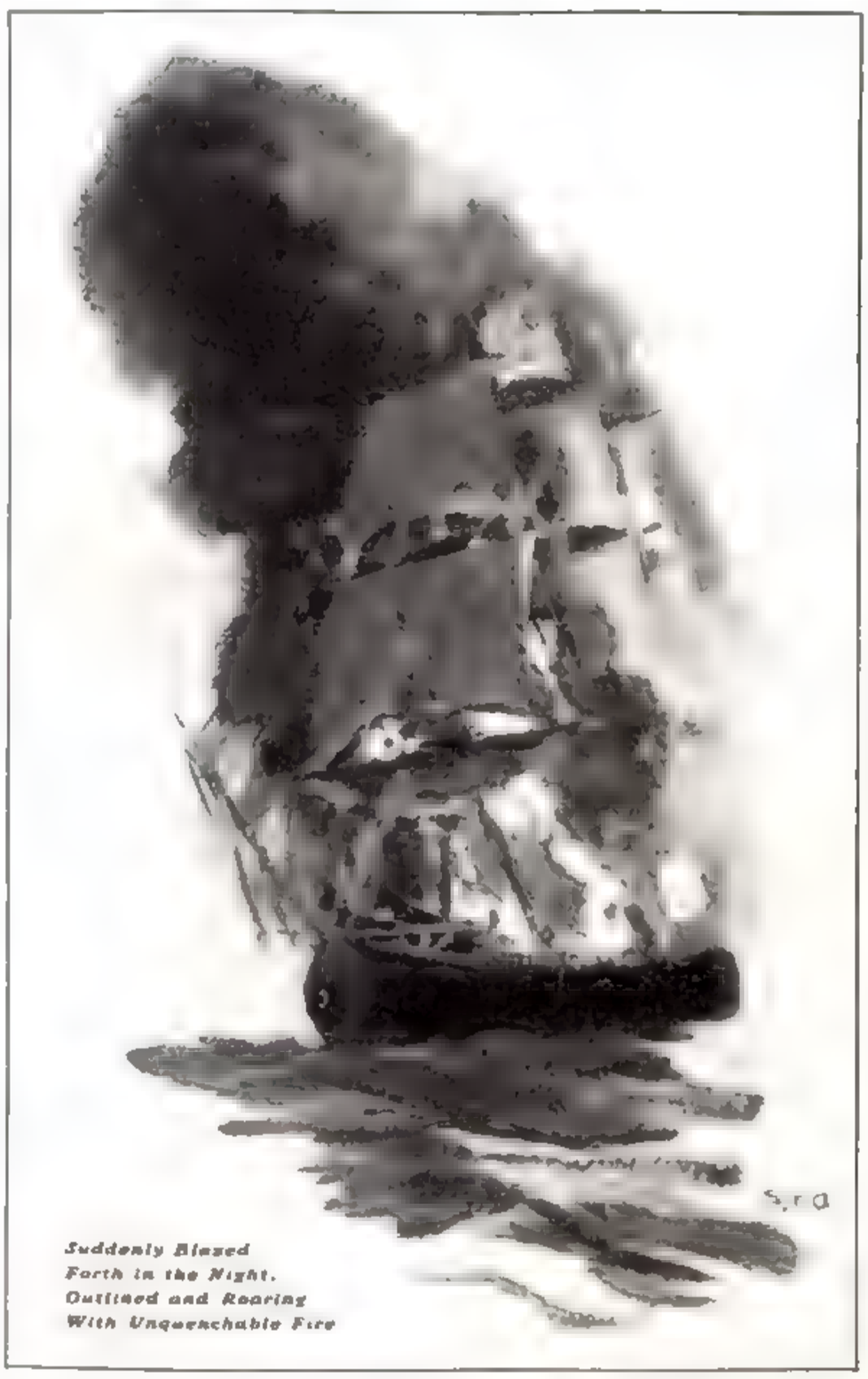
ILLUSTRATED BY STANLEY M. ARTHURS

AS I NEARED the ocean and before I could get a view of it, the tide turned and my progress, hitherto of the swiftest, became very slow. The cannon-fire was almost in my ears, but owing to the reeds which hedged the windings of the river I could not, even by standing on tiptoe, catch a sight of the ships that were exchanging death and destruction. It was a dead calm and a mushroom cloud of white smoke marked the situation of the combatants. Twice very faintly I heard the sad, quavering cry of a bugle. I looked behind me and saw that the sun had set; and when, after beaching the canoe and crossing Sugar Island at a run, I stood at last upon the firm ocean beach night had descended. If I had missed the best of a terrible and glorious spectacle what remained was not without power to impress the memory forever.

Every few minutes the darkness was punctured by a sudden horizontal blast of red fire sometimes by half a dozen; and these were accompanied by deafening concussions. Now and then there was a rattling, innocent-sounding discharge of small arms; then silence and darkness, with the positions of the engaged vessels marked by the light of battle-lanterns glowing palely from their ports. At such times it seemed as if the ships were exhausted and were resting, flinging themselves face down on the sea, you may say, until returned strength enabled them once more to spring up and have at it. Once fire started on board the ship that was to my left and for a moment she was in vivid illumination. I could see men and rigging and a great flag hanging heavily like a wet garment.

A bugle spoke, not now sad and quavering, but sharp and imperious. From the other ship I heard a sound of cheering. Then the conflagration was extinguished as suddenly as it had begun. And there was silence, darkness, the pale glow of the battle-lanterns—then, all alone and very fearful for its smallness and its clearness, the screaming of a man. In the midst of it, the ships, as if they themselves could not bear the sound, burst simultaneously into a furious cannonading. During the next period of inaction, which was very long, the ships drew nearer to each other and nearer to the shore—so near that I could distinctly hear a voice, magnified, of course, by a speaking-trumpet, calling on some one by name to haul down his colors. And I heard the answer in a voice that rang foreign to my ears, so droll it was and twangy: "The same to you, friend!"

Upon the instant, hell once more broke loose.



Suddenly Blazed Forth in the Night, Outlined and Roaring With Unquenchable Fire

It was, of course, the celebrated duel between the Beehive and the Cherokee that I was witnessing—or overhearing, I might say; but I did not know this or read any account of the battle till long afterward. In one way it was a unique fight, because the first ship to be sunk was neither the Beehive nor the Cherokee, but a peaceful merchantman, La Sirène, of Havre, which, becalmed in the neighborhood of the encounter, was struck by chance between wind and water by a hot shot, thrown high and wild. Neither the Beehive nor the Cherokee, nor I watching from the beach, knew of the presence of this third vessel until she suddenly blazed forth in the night, outlined and roaring with unquenchable fire and firing skyscraping rockets of distress.

The Beehive and the Cherokee resumed their battle; for me, however, this was now and henceforward but a sideshow. The whole of my interest fastened like a stick-tight to the burning merchantman. The warships were a spectacle, the merchantman a catastrophe that touched a man's pity to the core. How furiously she burned! And when at last—for, peaceful merchantman though she was, she had within her a vast quantity of contraband powder for some Southern port she opened heavenward in one dreadful explosion I felt a distress that was almost unbearable.

I scarcely remember recrossing the island, returning at a run, the canoe on my shoulders, and paddling furiously over the calm ocean to the scene of that dreadful cataclasm. It was in my mind to save life and the continued combat of the warships fell now on deaf ears. I did not give them so much as a glance.

A part of the merchantman still floated, still burned. By its light I could distinguish floating fragments large and small, but of survivors, if there were any, no sound or sign. It was not until the last twinkle of fire went out, hissing before the inrush of seawater, that my heart stood suddenly still at the sound of a voice.

It was a girl's voice. It was near exhaustion. Its words were Greek to me.

She was quite close, clinging with desperate numbness to a great fragment of ship's rail. I got her into the canoe without upsetting it; and it happened that for a moment of that maneuver she lay upon my heart, my arms about her. I heard a man laughing. It was I.

I made her sit in the bow and for a time longer cruised up and down among fragments of the wreck seeking other survivors. There were none.

God, who understands, arranges and prearranges these matters, will forgive me—I was glad!

Meantime there had come a great hush over sea and land. The Beehive had gone down, her colors flying, as all the world knows, and the Cherokee had drawn off in a sinking condition. A boatload of her crew reached Charleston ultimately and it is to them that we owe our knowledge of the great duel.

x

YOU may have seen a child of eight mothering a baby, growing red in the face with affection and thoughtfulness and tender, clumsy concern. Such were my feelings toward the girl whom I had pulled out of the sea; and that she could not speak my language, nor I hers, but added to the figure. Fortunately it was a warm night or her drenched clothes must have been the death of her. "If only," I thought, "when we get to land, she is able to run a little to get up a circulation I shall soon enough have a fire for her." I paddled meanwhile with great vigor and, once ashore, helped her out and endeavored to indicate that she should run up and down the beach; but it was too dark and I could not make her understand. So I caught her by the elbow, forced her into a trot, took her a way up

the beach and back again. With that, she must have understood, for she laughed in the dark and, taking me by the hands, began a kind of nursery dance, in which I was soon doing my best to join her. Presently she was humming a tune and our feet crushed the hard sand in rhythm with it. Then she dropped my hands, laughed again and stood breathing quickly.

Down I went on hands and knees just at the broad band of dry grass and driftwood accumulated by the rising of the tides; and presently, what with flint, steel and dampened gunpowder, I had the nucleus of a fire. She stood close by, watching; and as the flames grew she became gradually illuminated from the feet upward, until at last to me, greedily and shyly looking, her face was revealed. And oh, how good it was to be kneeling at those little feet and looking into that bright and lovely face! "They lost her," I thought, "and I found her! She is mine to take care of. Nobody can take her away from me!"

She was not the sweetheart of my daydreams, who was to waste away and leave me to mourn immortally. She was not the sweetheart of a morbid boy drenched in morbid verses. She was rather the sweetheart of a somewhat practical young man, a good woodsman, a good boatman; one who had camped out before; one in whose pockets were sandwiches of bread and young turkey breast and who had left on the other side of the island, within easy running distance, a stone jug of spring water.

Steam rose from her clothes, her wet hair began to dry and to curl at the ends. When I left her, to fetch the water, she had a great sandwich in each hand. When I returned there was a crumb of bread on her lower lip. I held the heavy jug while she drank from it. And the tenderness that I felt for her was almost too great to contain. My strong, steady hands trembled under the weight of the jug.

When she was dry I made a bed for her of dry reeds. It was a nubbly, sandy bed, but she slept soundly on it—and all night with my coat and the glow of the fire for covering. For me that night of shy looking and gathering fuel was all too short.

Bright and early she awoke, wonderfully disheveled and lovely in the dawn. We ate what remained of the sandwiches and afterward I took her in the canoe to a knoll of high land, grown over by live-oaks and surrounded by thickets, that stands in the inmost heart of the Santee. And here I addressed to her in sign language a long and careful oration. What I tried to tell her was this: that she must keep to the high land and beware of snakes; that I should go and come again with the utmost speed; that I should bring a woman to be with her and take care of her—a black woman, faithful and wise; that I could not take her with me, because in the place to which I was going lived bad men men over whom I had no power— but that she must trust me; that I should take care of her or die at her feet in the attempt. How much of this she understood I did not know until long afterward; and, although she smiled gayly and waved her hand in farewell, it was with the most dreadful misgivings that I left her.

The average young man, when he stays out all night, is met on returning to his home with anxious and reproachful looks. I had often stayed out before, but the looks with which my return had always been met were looks of disappointment. On this occasion, by good fortune—else my face must have told a tale—my uncle and Mr. Blunt had ridden off somewhere early in the morning. I was freer to make preparations for setting up an establishment in the woods than I had hoped. To Mammy Mannee I unbosomed the whole story; and it was she who ransacked the old attics of the house and came down with a double armful of charming brocades and lawns that had been my grandmother's.

We loaded the canoe to the gunwale; and, with all the eagerness of a girl going upon a picnic, Mammy Mannee, at the least in her eighty-fifth year—some said her ninety-fifth—said farewell to the roof that had sheltered her these fifteen years.

"Is you done fetched a spa' ax?" she asked; "'caze ol' mammy got to help wid de choppin'."

XI

I BUILT them with my own hands a tight little cabin of pine logs. It was a work of love. Tough though I was, I carried the marks of the chopping on the palms of my hands for many a day. Against one end of the cabin I reared a chimney of sticks and clay negro fashion. It looked like a column of superimposed eagle-nests, but it drew like a suction pump. I dug out a spring that lurked between the roots of a tree. In a field near the plantation I found an iron kettle that had been used to scald the bristles from pigs. This, scraped and cleaned with nervous care, I presented to the ladies for a clothes-boiler, together with bars of laundry soap; and I think the lovely girl from the sea was not above popping into it herself when the spirit moved and the water was just right. From the plantation library I borrowed books in French and Spanish And when I laid them in my sweetheart's lap she made a "mouth" at the Spanish ones, but over the others made sweet sounds of delight and clasped La Fontaine's

The Bullet Burnt Rather Than Cut My Scalp

Fables to her heart. And then I knew that I had fallen in love with a French girl and I set to work to learn her language and to teach her mine.

We drew pictures in the sand and told each other the names of the objects delineated—a house, a tree, a ship, a serpent, a man, an ax. And oh, but the teaching was sweet and the being taught! If she wondered why I kept her in the forest, far from habitations of men, she never showed a sign of uneasiness or impatience. From the very first, when I had lifted her out of the sea, she had shown that she trusted me; so that, even if there had been no other reason—no little feet, no bright eyes—I must have loved her.

We wrote our names in the sand. Hers was Céleste St. Anne. I drew a great heart about our names and looked up into her face.

She was no more troubled than a little child would have been. She took the drawing-stick from my hand and to the heart added flames.

She was barefoot that morning while mammy washed out her one pair of stockings. I bent over her little feet, as a "weary, wayworn wanderer" might have bent over a spring of water. She did not withdraw them. They were brown and hot in the full sunlight. She laid her hands on my head. It was like a gentle benediction.

Then mammy came raging from the wash. I was no gentleman. It was no way to treat a lady.

"Don' yo' come buzzin' roun' dis yar pot o' honey, Mister Wasp!" quoth she. "Let ol' mammy see yo' mindin' yo' p's en yo' q's; else she gwine chase yo' out er dis yar clearin' en ain't gwine let yo' come back no mo'."

She was very angry.

"Yo' done fetch me ter take cyare o' dis chile," she said, "en Ah's agwine ter do it. Take yo' pocket handkercher en wipe de stain o' dem kisses offen her feet; en don' yo' go fer ter kissin' of her no mo'."

I took the reprimand in silence, but all the while looked into Céleste's face to see if she thought I deserved it. Her answer was to unclasp from her neck, where it lay hidden by her dress, a necklace of great white diamonds; and she clasped it about my neck—and then turned and looked into mammy's face and smiled. So that mammy withdrew, grumbling and abashed.

But you mustn't think that I did not take mammy's admonitions to heart, for I did. And afterward I was mighty careful not to kiss Céleste when the old woman was looking. As for not kissing her at all, as well ask the sun to pause in the heavens, the tide to stop halfway up the beach or the whale to journey by land! If I had had no sense but that of seeing, my looks must have touched her like kisses. And she in her turn was glad to kiss and be kissed.

We used to step brazenly from that side of the cabin where mammy was at work to the other side and there stand for long, exquisite moments, casting but one shadow on the sand.

Mammy Mannee had cared for me from the day I was born. She was very familiar with me, therefore; and, as was natural, neither trusted my morals nor believed in my abilities. She believed firmly that if it had not been for her I must long since so far back, perhaps, as my third or fourth year—have fallen a prey to the wiles of Satan. If ever I behaved well or had a success she took the whole credit of it to herself; and in exchange she gave me love and devotion passing the love of many real mothers. One day she said:

"Dese yar goin'-on's cain't go on no longer—en dat's finality. Why don' yo' up en pack ol' mammy en Missy C'éleste outen dis en ca'y we-all ter Cha'leston? It's time yo' ma'id, honeybug; 'caze ol' mammy's 'bout wore out lookin' atter yo'."

This set me thinking—or, rather, it fitted into my thoughts to a nicety. As things were, we could not go on forever. I must no longer play the sylvan lover, rising at dawn and speeding to the beloved through rain or shine—and leaving her at dark, my heart torn with solicitude. It was time, rather, to play the man of affairs.

But how the devil to play the man of affairs, when I had not a penny of money or any but a vague notion in which direction Charleston lay?

The diamond necklace about my neck, under my shirt, set me thinking. And I sat down with Céleste in the sand and drew an elaborate fresco, and explained so far as I was able in words.

I drew the three of us journeying through woods and swamps; a picture of myself paying out money to various imaginary persons; a picture in which we arrived at a great city; a picture of a church. And then I took her hand and pretended to place a ring upon the wedding finger.

Next I drew a gigantic question mark in the sand and divers disks representing money. And then I opened my shirt at the throat and pretended to break one of the diamonds from the necklace and to exchange it for money. And then lifted my eyebrows very high to ask if I might. For answer she laughed and flung her arms wide apart—and I knew that I could dispose of one of her diamonds, or all of them, if I pleased.

Well, it was in my mind to bribe Mr. Greeg, the overseer. And next I shall tell you what came of that.

XII

AT THE first opportunity I interrupted Mr. Greeg in the work of overseeing and made him a little speech, designed I fondly imagined to flatter him in the present and keep his mouth shut in the future. And I finished:

"Mr. Greeg, there's nobody here in whom I can confide except yourself. I've stuck in this place like a bur from childhood to manhood; and I want to leave and see the world. If you'll help me it will be a good thing for you."

"But I'm not your keeper," said Mr. Greeg.

"In a way," I said, "you are. In a way everybody here is."

"Have you ever spoken to your uncle?" he asked.

"Only when I couldn't help myself."

Mr. Greeg smiled a little grimly.

"What do you want me to do?"

"I want you to tell me how to get to Charleston," I said, "and to pay me a few dollars for an object of great value."

"I'll be frank," he said. "It would cost me my place."

"What's your place worth?"

"I have an interest in the rice—and the knowing that I've brought the fields up from ruin to a point of high production."

"They say the war will ruin the rice growers."

He smiled off over the ricefields and shook his head; and then a pale gleam of curiosity came into his eyes.

"You mentioned," said he, "an object of great value."

I had pried one of the diamonds loose from its setting and was holding it in my fist.

"Here it is," said I, and showed it to him in the palm of my hand.

He took the stone in his fingers and turned it hither and thither to catch the light.

"Why," said he, "I believe it's real."

"So do I," said I. "Will you buy it cheap?"

"What do you call cheap?"

"It may be worth a thousand dollars," said I; "but it's yours for a hundred."

He returned me the diamond.

"Mr. Greeg," I said, "don't tell me how to get out of the Santee. Don't do anything, however decent, that you've obliged yourself not to do; but give me only fifty dollars for this and earn my gratitude into the bargain."

He put his hands behind his back.

"Look here," said he. "You'll be twenty-one years of age within six months. Isn't that so? Well, take a well-wisher's advice ——" He lowered his voice. "If you care about life get out of the Santee. Stuff your boat with food and keep moving south—always south. And, for God's sake, don't say I said so!"

"What's my getting to be twenty-one got to do with it?" said I.

"You surely have been brought up ignorant!" he said. "There's a fortune belongs to you when you come of age. Your guardian, Doctor Chestleton, will see that it is handed

ever to you. Your uncle is your next of kin—if anything should happen to you —— I don't know why my words don't choke me!'

Then I spoke to him in the words of fairy tales and romances that I had read.

'If you'll guide me out of the Santee," I said, "half my fortune is yours for the asking."

He shook his head.

"I've said what I shouldn't," said he. "That's enough."

'But you'll buy the diamond?'"

He shook his head again.

'Then how am I to raise a little money, Mr. Greeg?"

"If I were you," said he, "I'd strike for Charleston, with money or without it. You'll have the diamond and you can go to your guardian."

"I won't need any money on the way?"

"Not unless you want to bribe an alligator."

He took a step forward and began to bellow at one of the hands:

"Hi! nigger! Don't you let me catch ——" and so forth, and so forth.

"Anyway," said I, "thanks for the advice."

He nodded without looking round and strode away.

Well, I drew off from the margin of the fields and sat down in a shady place to think it over; and while I was thinking I took the necklace from my neck and clumsily reset the diamond, bending the platinum claws into place with my fingers and the head of a nail.

If you have hunted much and spent your days in forests you become very susceptible to the slightest sounds and changes of light. I will not state that I heard anything; but I had suddenly that startling, sinking sensation of being watched. I turned my head and addressed an impenetrable tangle of jasmine, honeysuckle and Cherokee rosevines.

"I see you," I said. "What do you want?"

As a matter of fact, I saw no one and had no answer. I leaped to my feet and made a plunge at the barrier of vines; but, tear and struggle as I would, it was some moments before I could get through. And during those moments the person who had been watching me fled furiously. I could hear in a long diminuendo the crackling of bushes and the swift fall of light feet.

I got through the vines torn and stained by the thorns. I listened—and could hear nothing but the beating of my own heart.

"Well," thought I, "it'll soon be common knowledge, whoever that fellow was, that I've got a fistful of diamonds."

I clasped the string once more about my neck and buttoned my shirt over it.

XIII

FOR several days nothing happened, unless going about with the disagreeable feeling of being watched is a happening. Twice, on the way to Céleste and old mammy, I thought I was followed; and each time I ambushed myself, canoe and all, and waited with every confidence that my pursuer would come up. It was well for him that he didn't. I was guardian to an angel and would have used my old flintlock at the least menacing provocation. One night Mr. Blunt asked me casually what I did with myself all day.

"You're off early with your gun," said he, "and home late, but you don't bring in any game as you used to; and, indeed, I haven't heard a gunshot in the Santee in a month. By the way, I haven't laid eyes on your old nurse in a month. This morning I had occasion to speak to her—or thought I had—and she wasn't to be found."

"I dare say she's about somewhere," said I.

Mr. Blunt laughed.

"I dare say she is," said he. "But don't lose her. After all, she's property."

"My property!" I said. "And when I'm twenty-one I intend to set her free."

"When you are twenty-one," mused he. "Quite so."

"You see," I said, looking him firmly in the eyes, "I shan't have to count up my old women when I'm twenty-one. I shall be so rich that they won't matter."

"Rich?" he said. "Why?" And he looked humorously at me, as at a child.

"Don't you suppose," I said, "that I know something about my own affairs? That I have a large property, of which my uncle and Doctor Chestleton are joint guardians? That my letters to Doctor Chestleton were read and destroyed, until he lost all interest in me and I in him? Don't you suppose I know that my uncle is my next of kin? That I was given a gun, when other children play with dolls—allowed to expose myself to fever and to run loose in a dangerous country? And don't you suppose that I read in books that there are more ways than one to kill a cat?"

Mr. Blunt looked at once kind and concerned when I uttered those views.

"Why, Stephen!" he said. "You've worked yourself into a devil of a state of mind. You're too much alone or you're too much read."

"I wouldn't even enlist," said I, "and get myself killed for a country of which I have never been taught the history!"

"What you need," said he, "is companionship. We must see more of you, Stephen."

"Mr. Blunt," I said, "of the few men I have known, you can be by far the most considerate and agreeable when you choose; but how can I have known you these fifteen years without learning your true character? Until a month ago I didn't care what happened to me. I guessed pretty well that I was not intended to come of age; but I was so used to the thought, as you grow used to snakes in a snake country, that it had no terrors for me. Now all that is changed. I mean to live to a ripe old age."

Mr. Blunt chuckled.

"Supposing," said he, "that what you think was true—every word of it—it would be the height of folly for you to talk as you have talked—to put us on guard, so to speak, as to your knowledge of us and of our intentions. Personally, I think you are a little mad."

"They Lost Her," I Thought, "and I Found Her! She is Mine to Take Care Of. Nobody Can Take Her Away From Me!"

"And I am," said I, thinking of Céleste "with a kind of madness of which you can know nothing; but I am sick of shilly-shallying. Where is my uncle?"

"In the counting room," said Mr. Blunt. And there I found him, going over dockets of papers.

"What do you want?" he said, without looking up as I entered.

"Uncle Rutherford," I said, "I want to leave the Santee."

'Why?"

"Because I am bored with it," I said. "Will you send me out?"

He shook his head and gave me a look in which hatred and consternation were mixed.

Wait until you are twenty-one," said he, "and then I will wash my hands of you."

'With water," I said, "or with blood?"

'What's that?—eh?—blood? Did you say blood?"

"My blood," I said. "Seeing that accident and natural causes haven't so much as scarred me, isn't it high time for human agency to busy itself?'

That night my uncle had his temper well in hand. He regarded me grimly for some moments up and down, until, with a kind of start, his eyes came to rest somewhere near the lapel of my coat; and then, to my genuine consternation, he burst out laughing. At the time I thought he had discovered the shape of the necklace under my shirt; but I was wrong.

"I've told you my position," I said. "I've asked you to send me away. You've refused. Very well; I shall find other means."

"You won't find it easy to go—alone," he said, and buried himself, you may say, in his papers: but no sooner was I running upstairs to my own room than I heard him, all aroar with laughter, calling: "Blunt! Blunt!—Blunt!"

There was a mirror on my bureau and I bent close to it to see what it was about the lapel of my coat that had so exhilarated my uncle. It was not the diamonds showing through, as I had feared—but a bright golden strand of Céleste's hair.

I have it still.

XIV

WHILE I stood troubled with thoughts at once grave and tender, there came a light knocking on my door.

"Come in," I said, and Mr. Blunt entered, his rubicund face smiling and eager, his footfall noiseless.

"My boy," he said, "your uncle in his authority as guardian of your person and morals would very much like to know how you come to be wearing a bright yellow hair on your coat."

"If he had asked me," I said slowly, "when he saw it I should have told him that in an old trunk in the attic I came across an envelope containing a lock of my grandmother's hair."

This was a fact; but Mr. Blunt beamed and smiled.

"Just the guess I made," said he; "but your uncle did me the honor of informing me that his mother's hair was black as crow-feathers. So, between us, we have come to the conclusion that, at the time of the seafight, some lovely passenger had the misfortune to be landed in our inhospitable country. Stephen!—Stephen!"

Here he stuck his fat little fingers playfully under my nose, and my face must have told him that he had guessed very near to the truth.

"Why not have brought her home?" he said. "There are many empty rooms in this old house."

"There are satyrs responsible to no one in this old house," I said palely.

"Is she pretty, Stephen?" he asked. "Or desirable merely because of her diamonds?"

"Diamonds?" I said lamely.

"Diamonds!" he said. "And is mammy a proper chaperon? Does she make herself absent during your visits?"

I struck him firmly over the cheek with my open hand. He stood irresolute, very white, his fists clenched. I took him by the shoulders, spun him round and ejected him from my room with one tremendous kick.

Then I shut the door and flung myself into a chair, almost exhausted with the restraint I had put upon myself

(Continued on Page 64)

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Interfering With Mexico

SINCE a distinguished Southerner proposed to call the roll of his slaves on Bunker Hill, the most insulting suggestion that has been made in the United States is that this Government must intervene in Mexico because a billion dollars, or some such amount, of American capital is invested there, and the investment quite likely to depreciate unless peace is soon restored.

This is an especially offensive outcropping of the old big-bully theory of international relations that the German chancellor had in mind when he declared that "the strong will always prey upon the weak," and according to which a powerful nation is in honor bound to whip any weaker country whose conduct is at all displeasing. An enormous English investment in the cotton industry was terribly depreciated by our Civil War. England did not intervene to stop the war, because the United States was about her own size. Not many years before that China's prohibition of the opium traffic seriously depreciated Anglo-Indian investments, and England promptly sent gunboats to make China repeal the prohibition—simply because China was no match for her. The man who proposed that this country should intervene in German affairs, say, to protect American investments would be deemed crazy.

With respect to little Mexico, the proposal is put forward with the utmost gravity. Nearly all American investments in Mexico are of a speculative character. The capital went there, instead of staying at home, in the hope of high profits. Capital that seeks high profits must be prepared to encounter high risks.

Intervention in Mexico for any cause whatever that has yet appeared, or is likely to appear, is an intolerable idea. We can find trouble enough at home.

A Comedy of Errors

AUSTRIANS are not commonly regarded as a humorous people, yet they have discovered how to make a labor strike excessively funny. Government employees in the railway, telegraph, postal and customs services at Trieste became profoundly dissatisfied with their meager pay—and struck. Instead of leaving their posts, however, they simply discharged their duties in literal and scrupulous obedience to the multitudinous official rules. The rules say that mail must be examined to see whether the proper amount of postage is affixed. Striking postal clerks carried every separate letter to the scales and weighed it with the most painstaking exactness. The rules say that all vulnerable parts of a train, mentioning them in detail, must be inspected. No wheel turned in Trieste until striking employees had carefully examined every bit of mechanism from headlight to rear brake. Naturally trains departed all the way from four to ten hours late. Customs officials dutifully opened and tested every separate package in every consignment of merchandise. Business in Trieste, in short, came almost to a standstill; and when anybody objected the strikers solemnly pointed to the official rules that they were carefully obeying.

We regret to add that the Government, by transferring the chief humorists to other points, broke the strike and marred the joke. Eminent critics class Tartuffe with Hamlet, Don Quixote with Paradise Lost, Falstaff with William Tell. Generally speaking, the comic spirit is as powerful as the tragic; as much may be accomplished with a laugh as with a blow. In spite of the failure at Trieste, we still think that comedy may serve the cause of labor. Plenty of strikes that relied upon brickbats have failed too. The Trieste strikers succeeded, at least, in making their employer look like an ass—and no brickbat ever gained that important point.

Farmers and Reciprocity

ONE of the many resolutions forwarded to Congress says: "We hold that the farmer should receive exactly the same measure of protection as the manufacturer and there should be no reduction of duties on farm products unless the duties on all manufactured articles are at the same time correspondingly reduced."

This is the fine old pork-barrel doctrine of protection; but very few, even among the most obdurate standpat Republicans, have the hardihood to confess it so openly. It means that every interest that can command political influence must have equal protection with every other interest so situated regardless of whether it is needed or not. The most that the Republican platform promised was protection based on the difference in cost of production.

Now, the cost of agricultural production is substantially the same in Canada as in this country. The only difference arises from a somewhat higher valuation of farmlands this side of the border; but that difference, taking the average of the two countries, is slight. Our farmer's shorter haul to our markets quite overcomes it. The tariff board reports that the wages of farmhands are practically the same in Manitoba and Minnesota, in Saskatchewan and North Dakota; the yields of wheat to the acre are practically the same in both countries; the price of horses, cattle, swine and sheep is higher in Canada than here.

Farmers need no protection against Canadian products. Some manufacturers want protection against European products in order to hold up domestic prices on the farmer. The spirit of the pork-barrel resolution quoted above is exactly what will secure protection for them if anything will.

Postal Economy

SENATOR LA FOLLETTE hears that the spirit, at least, of the civil service laws has been violated for the purpose of coercing certain employees of the Government, especially those in the postal service, and he has introduced a bill dealing with the subject. For a good while we have been hearing that Postmaster-General Hitchcock extracts a not inconsiderable part of his celebrated economy from railway postal clerks. These clerks, of whom the Government employs about sixteen thousand, distribute the mail en route. They must know the locations of a great many post-offices and the quickest way of reaching them by rail. This requires continuous, diligent study. The rule has been to allow clerks as much time off duty, for study and rest, as they put in on duty. Clerks complain that Mr. Hitchcock has shortened their lay-off time; that vacancies by death and resignation are not filled by new appointees; that the regular increase in volume of mails is not taken care of by additional clerks; that, though the last Congress appropriated a hundred and sixty-eight thousand dollars to employ acting clerks to take the places of those injured while on duty and of those entitled to fifteen days' annual leave, Mr. Hitchcock saves the money by requiring clerks with lay-off periods to perform the work. "The men are becoming discouraged and the service is suffering," says one communication.

Discouraged labor—resentful labor—is finally a most uneconomical condition for any enterprise. If the Government has been persecuting postal clerks we hope that Senator La Follette will make a large disturbance about it.

States and Railroads

THE Minnesota Railway Commission some time ago directed that passenger fares in that state be reduced one-third—to two cents a mile—and that large reductions be made in certain freight rates. Last fall, after a hearing, a Federal master in chancery found these reductions unreasonable. Recently Judge Sanborn, of the United States Circuit Court, confirmed the master's report and set aside the commission's orders. The court not only holds the proposed rates confiscatory but its opinion suggests that railroad rates are mostly, in fact, matters of interstate commerce and should be dealt with by Federal authority.

That suggestion is eminently sound. The field within which state authority can operate in the matter of regulating railroad charges beneficially and intelligently is extremely limited. In a majority of cases, attempts by the state to control rates produce more temporary vexation than permanent good. That part of the railroad business of the country that can be dealt with advantageously without looking across a state boundary is relatively insignificant. Even suburban passenger schedules are usually arranged with reference to through trains. Some states of late have enlarged the powers and improved the personnel of their railroad commissions; but forty-odd independent commissions, however industrious, can never get very far in solving the transportation problem.

The Easiest Argumentative Way

FOR some years the British Board of Trade has been systematically investigating conditions of labor in other countries. More than a year ago it reported as to Belgium that wages, in the standard industries investigated, were thirty-seven per cent lower than in England and the hours of work twenty-one per cent longer, making the hourly wage forty-eight per cent lower. It had previously reported a similar difference between French and English wages. In 1908 it reported concerning Germany that wages in the industries selected for comparison were seventeen per cent lower than in England and hours eleven per cent longer, making the English workman's hourly earnings twenty-five per cent higher than the German's.

These countries have a protective tariff, and we don't remember that any protectionist had anything to say about the board of trade's reports upon them; but last month the board of trade published its report, uniform with those mentioned above, on the United States. It finds that wages in compared industries are one hundred and thirty per cent higher here than in England. Whereupon arose a vast protectionist shout of triumph: "Just see what a high tariff does for labor!" One excited protectionist British journal—which seems singularly to have forgotten its own board of trade's uniform reports on Belgium, France and Germany declares that this report on the United States sounds the deathknell of free trade. When the board of trade gets around to Russia, reporting a wage-scale lower than in any of the European countries named and a higher tariff, probably the same journal will fail to notice the report.

Socializing Our Jokes

LAST month, in New York, the League for the Improvement of Comic Supplements held its first meeting, Mr. Percival Chubb in the chair which aptly illustrates the pathetic helplessness of the individual under modern conditions. An individual, acting individually, is about as effective as a jellyfish. Wiping his own nose is practically as far as he can go. Everything, even down to feeble jokes illustrated with dauby cuts, must be dealt with socially, by act of legislature or by an organization with a chairman, a secretary, a charter, an official seal.

For a long while the League for the Improvement of Comic Supplements has been inevitable. Nearly all newspapers furnish with the Sunday edition a double sheet of illustrated humor. The humor is usually coarse or dull; the colors violent. Many people consider these "comics" deleterious to children. A shallow critic might assume that parents holding this view would solve the difficulty for themselves by simply chucking the "comic" into the fire before the children got hold of it; but leaving it to the individual parents would not answer at all. Parents might oversleep or have a sneaking desire to see at leisure just how coarse the jokes were. The difficulty could never be overcome in that way. It must be dealt with socially. There must be organization, meetings, resolutions, concerted action.

A Hard Slam at the Fathers

COMMENTING upon the decision of the New York Court of Appeals, which annulled as unconstitutional a beneficent act of the legislature governing compensation to workmen for accidental injuries, a Brooklyn lawyer suggests that every constitution, state and Federal, should be amended to provide that legislatures shall be the sole judges of their own powers. This, says a contemporary, "indicates the monstrosities of the program to which the rabid socialism of the times would carry this country."

The monstrosities of rabid socialism, then, were quite rife in this country a full half-century before Marx and Engel published the Communist Manifesto which is commonly regarded as the birth of these doctrines. Among the framers of the Federal Constitution, Charles Pinckney, Mercer and Dickinson spoke against giving courts the power to set aside legislative acts; Edmund Randolph, Gerry and Mason refused to sign the Constitution, partly on the ground that no limit was set to judicial power. Madison declared that the legislature was as fit an interpreter of the Constitution as the courts. The doctrine that the courts, as sole interpreters of the Constitution, may annul legislative acts was described by Jefferson as "a very dangerous doctrine indeed, and one which would place us under the despotism of an oligarchy."

Were these Fathers imbued with the monstrosities of rabid socialism? We think not. We think that our solemn contemporary was merely indulging a rather common habit of hurling violent language, without pausing to consider what it meant.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

A Dark Horse

WHEN he learned, out at Yuma or Yuba or Yermo or Yosemite—or wherever he happened to be at the moment—that it took three automobiles to carry Senator James Aloysius O'Gorman's family to the Capitol to see their sturdy papa sworn in as the new Senator from New York, and two crowded elevator trips to get them all on the gallery floor, it is likely the Colonel gave three ringing cheers. Speaking familywise, the new Senator is a hefty person, with six beautiful daughters, one son, two sons-in-law and a matronly and good-looking Mrs. O'Gorman, none of whom is anemic or attenuated.

History does not record how many automobiles and elevators it took to convey the New York Democrats who were in Washington on that epochal occasion, although it may be said it took more automobiles to get them to the outgoing trains than to the Capitol, the loads becoming heavier as the shades of night began to fall. However, that is neither here nor in Tammany Hall. The glittering fact is that a Democratic New York Senator was sworn in, is there now and will be for six years; and since a last similar ceremony eighteen arid years had elapsed. It certainly was a fitting time to be merry and bright.

We learn from one fevered section of the metropolitan press that Judge O'Gorman's election to the Senate was at the dictation of Charles F. Murphy, leader of Tammany Hall -and from another hectic section of the same palladium of liberty that the said election was accomplished in spite of Mr. Murphy. Striking a general average of this assorted information, we arrive at the conclusion that those genial triplets—Fortune, Fate and Destiny—seem to be clawing off about everything for the Democracy nowadays. For, when the Democrats of New York can wrestle and wrangle and wriggle and writhe for three months, fight, wreck the party, yell about the domination of Tammany Hall, lambaste one another concerning majority rule—to say nothing of daily fisticuffs about the control of the legislature by Thomas F. Ryan and other plutocrats—and come out of it all with a Senator of as good a record and favorable a future as O'Gorman, there is nothing left for those Republicans who foresaw disaster to the Democrats and favor for themselves in the situation to do but hang their harps and harpoons on the weeping-willow trees, and mourn for the days of the drear, dim and exceedingly dead past.

Speaking Familywise, the New Senator is a Hefty Person

Were You Mentioned for Senator?

IT SEEMED so simple at the beginning too. All there was to it was this: Mr. William F. Sheehan, a very able person, with long political experience, with brains and with money and with presence, strolled around to Tammany Hall, not long after it was discovered the Democrats of New York controlled the legislature on joint ballot, and suggested casually to Mr. Murphy that he, Mr. Sheehan, would look mighty well in the senatorial niche then occupied by Chauncey M. Depew. Likely as not this information was no surprise to Mr. Murphy. It is possible the same slant of thought had been impressed on him by others. No matter. The news of it was that Mr. Murphy coincided with the view of Mr. Sheehan—and all seemed settled and serene.

Presently Mr. Murphy allowed it to leak out that, in his opinion, the vacancy soon to exist in the New York senatorial delegation would ache for Sheehan to fill it. Not, of course, pretending to dictate, or command, or compel, Mr. Murphy held it as his settled conviction that the Tammany Hall state senators and assemblymen would cast their untrammeled ballots for Mr. Sheehan at the time of the caucus; and he hoped mildly that the similarly untrammeled ballots of the upstate statesmen who were to be in that legislature would be directed to the same worthy end. He hoped this, you understand; and, by way of making his hope come true, he added pleasantly: "Get in line, you terriers! Drill now, or you'll get what's coming to you!"

No sooner said than done. They had their caucus and Mr. Sheehan emerged as the nominee for Senator. Simultaneously, also, there emerged a number of terriers who did not see fit to get in line, led by a young person named Roosevelt—strange how those Roosevelt folks persist in keeping step with themselves instead of with the general company! And when the legislature assembled to cast its ballot for Senator the Roosevelt contingent could not see Mr. Sheehan at all and, much to the chagrin of Mr. Murphy, voted against him. This reckless action on the part of the dissenters left Mr. Sheehan out on a limb, so to speak; for he did not have enough votes to elect him. For three months Mr. Sheehan remained out on that same limb. Indeed, his position was so permanent that presently he was considered as foliage.

Mr. Murphy was plainly vexed. Summoning his trusty aides, he applied his giant intellect and the near-giant intellects of those aides to the complexities of the situation. People in the hotel where he retired could hear him thinking regularly, incessantly—the sharp clicks of his laboring mind coming at stated intervals. Time wore on—both time and Mr. Murphy becoming worn. Other Democrats besides Mr. Sheehan were suggested. Indeed, it seemed all other Democrats were suggested. It is quite possible the test of party regularity at future caucuses in New York will be whether the man who tries to vote was mentioned for Senator during those three months at Albany. "Were you mentioned for Senator?" the poll clerk will ask. "No, sir." "Throw him out; he's no Democrat!"

The special session of the Senate was imminent. Was Elihu Root to be the sole representative of the Empire State in this important period of the nation's history? So it seemed, unless the Democrats got a move on. Then, a day or so before that Congress convened, there came the suggestion of the name of James Aloysius O'Gorman, either from Mr. Murphy or not from Mr. Murphy—see editorial opinions that ensued—and the said J. A. O'Gorman was elected Senator, Elihu Root was deprived of the privilege of representing the Empire State in the Senate in solitary grandeur and the Albany capitol caught fire, destroying priceless records, but leaving unscathed a number of records it will take more than fire to exterminate.

Then, after the throbbing wires had throbbed the news to all parts of the country, there arose the shrill inquiry: Who is O'Gorman? None other, came the prompt reply, than a justice of the Supreme Court of the state of New York, a former grand sachem of Tammany Hall, and a square-toed, square-shouldered and square-dealing citizen, eminent as a judge in his district, fifty-one years old, born in the city of New York, respected by all who know him, of much mental ability—sturdy, courageous, all right!

Particulars followed: He was in politics since he was a boy. By the time he was twenty-one, while still studying for his degree in the New York University law school, he was chairman of a Tammany committee in his own election district. Many workingmen lived in the portion of the city where he was born and O'Gorman took up labor problems; and later he fell in behind Henry George. Richard Croker picked him out as a likely young chap. O'Gorman was willing to affiliate and, in 1893, Croker made him a justice of the district court. He remained there until, in 1900, he was elected a justice of the Supreme Court.

While he was on the Supreme Court bench he was made grand sachem of Tammany Hall. The grand sachem of Tammany Hall has a big title and fine regalia, but he isn't the boss. He is the front. The real boss is another, without much in the way of titles, but with all there is in the way of authority. O'Gorman remained grand sachem until 1905, when he resigned and was succeeded by Bourke Cockran, whose succession shows exactly how much of a front the job is.

O'Gorman, so those who know him say, was never close to Murphy—especially not of late years. Soon after he was elected Senator, he gave out a statement in which he told what he stands for. That statement shows him to be a progressive and an eminently sane Democrat, and probably gave those influential New York persons who desired to lay in another Senator a severe pain. Still, that part of it is not essential. The chances are he will be an able and independent Senator, which is the main point.

The judge is the first person of his name to serve in Congress. There have been plenty of O's, but no O'Gorman. A Gorman without the O', it will be remembered, was a very influential person in Washington for many years. I have heard O'Donovans, O'Sullivans and O'Briens contend the O' part of their names means they are sons of kings; but the book says the prefix means son of and ascribes no regal descent. Hence O'Gorman means "son of Gorman"; but it is quite likely there are certain gentlemen in New York, reading O'Gorman's program, will claim he is not only the son of Gorman but also the son of that other numerous family—the Aguns.

The Hall of Fame

¶ John Uri Lloyd is a pharmacist, a chemist and a novelist.

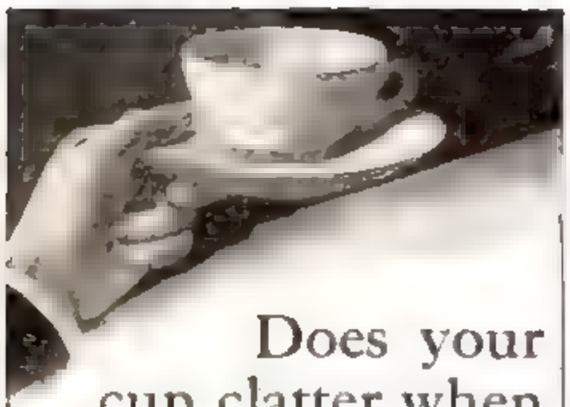
¶ Captain C. F. G. Sowerby, naval attaché of the British embassy, is an enthusiastic rider to hounds.

¶ Archie Butt, the President's military aide, is now a major in the army. He got his promotion a short time ago.

¶ After wearing a full beard for many years, Representative Stevens, of Minnesota, has cut the chin part of his adornment to a fine flowing imperial and is ready to qualify as a Confederate colonel.

¶ The counselor of the Italian embassy in this country uses an extra large visiting-card. He has to, for his parents fixed it so he is obliged to put on it: Nobile Lazzaro dei Marchesi Negrotto Cambiaso.

¶ Charles Diehl, for many years the assistant general manager of the Associated Press, with headquarters at Chicago, has quit gathering news for other people and has gone to gathering it for himself. He has bought a daily paper at San Antonio.



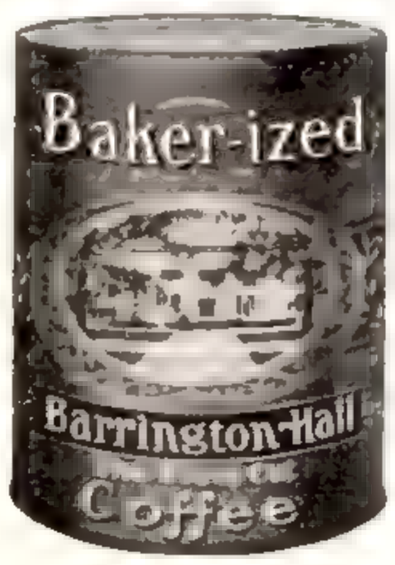
Does your cup clatter when you pass it for more coffee? Is your nervousness due to the coffee you drink? Try

Barrington Hall
The Baker-ized Steel-Cut Coffee

Baker-izing improves coffee in three distinct ways.

First, the coffee berries are split open by a special machine and the chaff is blown away as waste.

Coffee chaff can be seen in any coffee when ground. It is an impurity and contains tannin. Brewed alone it is bitter and weedy. It doesn't help the coffee flavor, and is not good for the human system.



Sealed by us — Opened by you

The coffee then passes through steel cutters in order to secure pieces of as nearly uniform size as possible—without dust. You can brew uniform pieces uniformly to the exact strength desired. No small particles to be over-steeped and give up bitterness and tannin. No large grains to be wasted by under-steeping.

Therefore, a pound of coffee *Baker-ized* will make 15 to 20 cups more than a pound of ordinary coffee—because you get all the flavor from every grain.

Coffee dust is the result of grinding—crushing in a mill. You can see it in the cup before you add the cream. It makes the coffee muddy, its flavor woody, and it is indigestible. You won't find this dust in *Baker-ized* Coffee.

Trial can free

Don't take our word for it—or the word of the thousands who drink it regularly without harm or nervousness.

Try it yourself. Agricultural free. A pound at your grocer's at 40 to 45 cents, according to locality. In sealed tins only.

BAKER IMPORTING CO.
116 Hudson Street
New York, N.Y.

Baker Importing Company
New York
Minneapolis

Please send me free sample can enough to make 4 cups of Barrington Hall Coffee and booklet "The Coffee Question." A Regret. In consideration I give my grocer's name on the margin.

Name _____

Address _____

BH BH BH BH

The Senator's Secretary

THE late Sir Alfred Tennyson melodiously tells us of the immortal blunder that sent the Noble Six Hundred into the jaws of death; and it was a melancholy occasion certainly, for not more than three or four thousand of the Noble Six Hundred rode out again to die peacefully in all parts of the world since then, each death accompanied with suitable journalistic reminiscences. One of them—the two hundred and seventh sole remaining survivor—cashed in only the other day.

It was a hideous blunder, sure enough, and worthy of the lyrical celebration it received; but, at that, it has nothing on a certain other horrendous bungle that caused some thousands of hungry and jobless Democrats to ride into the jaws of the Democratic majority of the House of Representatives; to fight desperately and gallantly—a sanguinary conflict from which only four or five hundred emerged on the payroll, leaving great numbers gasping for succor and as far from the paymaster's office as they ever were; also, a good deal farther from home than most of them ever were—and the walking not especially good.

This egregious error shall one day have its Tennyson, no doubt; but, meantime, what is there for the Democrat to say, who, leaving home gayly, escorted to the station by his admiring friends, summoned by his Representative or summoning himself, left haloed with glory, as a man who was going to Washington to help run the Government in some capacity or other in connection with the payroll of the House of Representatives? What is there for this one to say when he gets back, with no job and with no prospects? Where does his prestige as a prominent member of the party go? And where, too, does the member who had nothing to provide get off? It is a sad, sad affair—the saddest I have ever known. To think of those lifelong Democrats, voting hopefully all these years and finally winning a House, now, in the first flush of their triumph, forced to realize there are not jobs for one per cent of them—as well as brought face to face with the ghastly truth that there never were as many jobs, in the first place, as they were led to believe. Anybody would weep. Even Jim Mann, the most weepless person I know, would weep if the matter were brought properly to his attention.

A Fatal Bonfire

This is what happened: The Republicans, during the sixteen or eighteen years they were in the majority in the House of Representatives, gradually built up as fine a lot of jobs around the House as ever the sun shone on. They elaborated a payroll that will be the wonder of the world when it is exhibited to the admiring gaze of the people. They found positions in every nook and cranny of their half of the big stone building on the hill; and when there were no more nooks and crannies left they built a large and imposing office building, mostly made up of nooks and crannies, for waiting patriots to fill at so much "per." They put on doortenders and messengers and janitors, and clerks and assistant clerks and assistants to the assistant clerks—and so on until the place swarmed with them. They had masseurs and corn doctors and firemen and telegraph operators and folders and unfolders and statisticians, and experts of all kinds and vintages, and cleaners and painters and official portrait painters and art critics, and electricians and upholsterers and laborers, and cabinetmakers and carpenters, and barbers and financiers, and document tenders and printers and telephone operators, and so on, until there were about twice as many employees as there were members—and mighty few Democrats got in.

Then came the disaster of last November and the Republicans found themselves in the minority in the House; and the chaps on the jobs found themselves a collection of the least important folks on earth—the constituents of minority members of Congress. On the morning after election, as soon as it was certain the Democrats were in the majority, the hungry supporters in the various districts began to file on the victorious Democracy for jobs. They filed in great and increasing numbers. The victorious Democrats, having noticed the swarms of House employees under Republican rule, promised pretty liberally. Nothing could be done, of course, until the Democrats went into power on the fourth of the following March; but it was quite certain there would be places for a lot of the faithful after that time and as soon as the Democrats could turn out those arrogant Republicans who had been feeding so long at the public crib—which would be immediately.

There was considerable apprehension when the Democratic leaders announced it as their policy to trim down that job list considerably and throw out a lot of employees who had sinecures; but the consoling thought was that, even if the Democrats did cut out a lot of deadwood, still there would be a large number of places left. The Democrats from the districts made preparations to go to Washington, get on the payroll and enter that paradise known as the public service. Economy became the Democratic slogan and it was shown that one good place to be economical was on that House payroll. So they went into council about it and struck off a hundred or so positions, making a saving of one hundred and eighty thousand dollars a year in salaries.

That was a demoralizing blow, but it was survived by the job-hungry. It merely meant that a hundred or so patriots might not land this time, but would have something done for them when the economy spasm passed by. Then came the blunder. Then came the fatal mistake. After cutting off these places, the Democratic leaders told some person, not yet identified, to figure up just how much pap this left to be distributed and prorate it among the Democratic members.

Democratic Mathematics

The person who did this had a fatal facility for figures. He was a ready reckoner. Taking a pencil and a pad, he went at it one morning and arrived at the mathematical conclusion that what was left in the way of patronage would give each and every Democratic member twenty-seven hundred dollars' worth of patronage. That was it—the final and bedrock figure. Each Democrat had jobs paying twenty-seven hundred dollars a year in the aggregate at his disposal—no more and no less. It wasn't big, of course; but it was something.

The word was passed and the Democrats began sorting out their applicants. Two men might be put in at thirteen hundred and fifty dollars a year each; or, in desperate circumstances, three could be placed at nine hundred dollars a year each. The Democratic members mourned the sparseness of the allotment, but notified the waiting patriots that it was positively the best they could do; and, if the patriots were not on the ground—as many of them were—the members wrote back home to the local boss to pick out his two or three men and send them along.

Just at this moment there came a loud and agonized cry from the ready reckoner who had made the computation.

"Hold on!" he shouted, running around wildly in circles. "Stop! Quit! Wait a minute! Delay a few seconds!"

"What is it?" demanded the quaking Democrats. "A mistake?"

"I regret to report it is a mistake," replied the clever computer. "I regret to report that is exactly what it is. I didn't add right, or subtract or multiply or divide or do right any other calculation not embraced in those terms. I am the star-spangled mathematical chump of the universe."

"Tell us the worst!" hissed the Democrats, with fingers working convulsively as if to grab the addled abacus by the throat.

"I made a mistake," he wept. "I made a mistake! Instead of twenty-seven hundred dollars a year for each of you, I should have said eleven hundred dollars a year!"

The groans that went up sounded like the expiring bellows of an army of walruses. Eleven hundred dollars! And most of them with eager constituents on their hands demanding instant recognition by virtue of promises set forth, usually in writing, that they would be taken care of and receive invitations to come on and get nice, soft places! Talk about your tragedies! Every tragedy in history, from the fall of Babylon to the defeat of A. J. Beveridge, rolled into one, was a summer day's picnic compared to that.

"Here's what will help her!"

JUST now when your young people are studying their hardest for the June examinations they need the most nourishing and sustaining diet you can possibly provide.

Now is the time to get the full benefit of

Campbell's TOMATO SOUP

This delicious soup is rich in food-value. And it is extremely easy to digest.

Ripe fresh tomatoes such as we use, are full of the tonic properties that promote good digestion. And we combine them with other nourishing ingredients of the choicest quality; all prepared and blended in the most dainty and careful way.

You couldn't find a more tempting and satisfying dish.

If you never tried it you will be surprised at its invigorating effect on body and mind.

21 kinds 10c a can

Asparagus, Beef, Bouillon, Celery, Chicken Gumbo, Julienne, Mock Turtle, Mulligatawny, Mutton Broth, Ox Tail, Pea, Pepper Pot, Printanier, Tomato, Vegetable, Vermicelli Tomato

Just add hot water, bring to a boil, and serve.

Look for the red-and-white label

JOSEPH CAMPBELL COMPANY
Camden N J

A poet lariat loved a lass.
Alas he failed to win her!
He'd no lass, so, he had to go,
And lasso his own dinner.

"Ah, cook knows what *I* like!"

So exclaim all her favorites when she serves the delicious, appetizing

SNIDER PROCESS PORK & BEANS

As they come from the can, they are whole, rich in color, and, especially when hot, laden with an aroma irresistible.

As a food, their nutritive value is very high. They are concentrated nutrition. In the process of digestion, beans are almost entirely absorbed, containing very little waste.

The smacking zest of Snider's is due to the perfect seasoning sauce, made from Snider's Tomato Catsup. The daintiest of the pork, a bit of fowl, makes them luscious

Snider's are good food and good economy.

"It's the Process"

Try Snider's Chili Sauce upon roasts, chops, steaks, and all fish.

The T. A. Snider Preserve Co.
Cincinnati, U. S. A.

All Snider Products comply with all Pure Food Laws of the world.

Call Me Early

Have you ever retired, desiring to be called at an early hour? Have you been fearful that the servant, either at home or traveling, would forget? That was John Hancock's trouble. He was a traveling salesman and his early rising bothered him. But he solved the problem Read our story "The Uprising of John Hancock, Salesman." Sent free to any address

If you are an early riser, or want to be, buy the Junior Tattoo—the gentle but insistent alarm clock for travelers and stay-at homes

Price $1.75 (In Canada, duty extra)

Sold by nearly all dealers. If you cannot conveniently buy one send price and dealer's name for as many as you want In a rich leather case (red or black) $3.00.

THE NEW HAVEN CLOCK CO. New Haven Conn. 139 HAMILTON ST

There was instant consultation and confabulation. The figures were gone over, the columns were totted up by a hundred scared Democratic statesmen, who, gaunt and haggard, hoped against hope that the man who made the original mistake might be mistaken again. No such luck. The grisly truth stared from every result. It was eleven hundred dollars—and that was all.

Then began a period of grim fighting for more. There were countless meetings. Every known sort of influence was brought to bear. The victorious Democratic leaders were harassed and hammered and harried all day and all night by the rank and file. It was shown to them at least two hundred times that the political future of the shower depended absolutely on the exact fulfillment of the promises he had made by virtue of that twenty-seven-hundred-dollar promise. It was pointed out that many a promising—not to say rising—young statesman would be buried beneath an avalanche of votes on next election day if he couldn't make good. It was urged that the success of the Democratic party in 1912 was vitally at stake. Strong men wept, begged, pleaded, threatened, cajoled and cussed. And standing about was the grand army of Democratic applicants, waiting hungrily for something—for jobs.

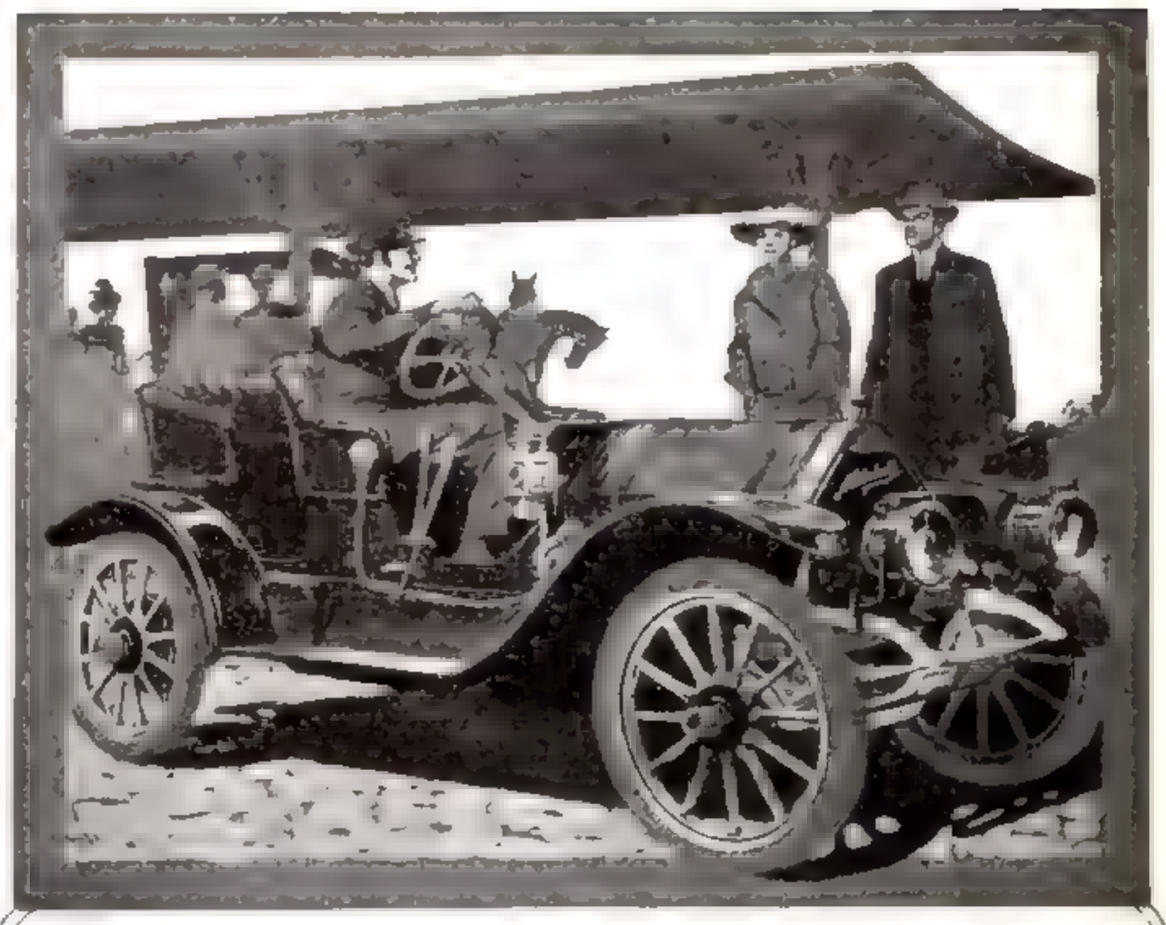
Meantime the Republican incumbents, who expected to be divorced from the payroll beginning March fourth, held on and got a few dollars more of easy money; and finally, when the thing was settled and such patronage as was left doled out, it is quite likely there wasn't a satisfied person in the outfit. Thus, children, do we observe the vexatious responsibilities that come with increased power; and thus, also, do we cease to wonder that the majority of the majority of the House wish fervently there was no such thing as patronage, no such things as jobs, no such things as constituents and no such thing as Congress.

Presidential Possibilities

The Democrats, however, when on dress parade, have displayed, up to the time this was written, a harmonious and aggressive front, and have been most successful in putting through their program. The Republicans, who hoped to find a fighting, snarling, tangled body, have been much astonished at the cohesiveness, the good politics, the clever handling and the determined effort for a record the Democrats show; and, though they have not given up hope there will be a break somewhere, they are more or less depressed. The Democrats have but one thing in mind. They are making a platform for their Presidential candidate in 1912 and they do not intend to be sidetracked if they can help it. Moreover, if there is a long session of Congress, they intend to put the responsibility up to the Senate, with its Republican majority of eight.

Naturally there is a great deal of talk concerning the 1912 Presidential candidates. It is conceded that Mr. Taft can get the delegates to renominate himself. Indeed, most of that preliminary work is done. There has been a story that the reactionaries in the party are thinking of trying to beat Mr. Taft in the convention with some such man as Fairbanks, but that is probably moonshine. The Republican leaders have about given up hope of carrying the election in 1912, unless there should be some big thing to help them, like intervention in Mexico—if that should come and would help them—and, in the parlance of Wall Street, they have taken their losses for 1912 and are looking ahead to 1916. The talk is that Colonel Roosevelt has the same date fixed in his mind.

Of the Democratic possibilities, the three most mentioned are Governor Woodrow Wilson, of New Jersey; Champ Clark, Speaker of the House, and Governor Judson Harmon, of Ohio. Wilson seems to be leading as this is written, with Clark second and Harmon third. It is a long time until June, 1912, and many things may happen—which is one reason why all Presidential and political prognosticators should remain perfectly calm.



Dissect the Mitchell car part for part and see what you've got. Not only high-class material but the highest form of machine work and construction. Every bit of material that enters into it is as good as that used in the highest priced cars in the world—and in many instances, *better.*

There is no car that can *out-speed it.* There is no car that can *out-last* it. There is no car that can beat it for *reliability* or *service.* There may be cars that are handsomer in appearance—not many—but you can bet your last dollar that you pay for appearance in every solitary instance.

Now then, with these facts established (and twenty thousand happy owners will confirm them) add the now celebrated Mitchell Make-Good Policy which offers a new part free for every part that proves defective, and you've got before you the one best automobile buy in existence. If you have the slightest doubts on the subject, *ask the American public.*

The Mitchell Six Cylinder, seven passenger touring car, handsome, commodious, comfortable and with a definite 50-horse power, sells to you, fully equipped, for $2,250. That buy can't be surpassed in any other automobile factory on earth. It's barely possible that other concerns can make a car at the same price that is as good, but they don't do it. We *do* do it and *we put a Make-Good Policy behind it.*

The Mitchell four-cylinder, five passenger touring car of 35-horse power (proved) sells to you for $1,500. And the Mitchell Roadster, a four cylinder, three passenger car with 35-horse power (proved) sells for $1,200. You can scour the whole country with a fine-tooth comb and a pair of telescopes and you won't find their equal at the prices if you hunt from now until doomsday, *simply because they do not exist.*

With the definite promise to you, which we consider a binding contract, that we (the factory) will make good to you without charge anything in the Mitchell car that proves defective, what earthly chance are you taking in buying a Mitchell car?

All prices F. O. B. Racine.

The car you ought to have at the price you ought to pay. Silent as the foot of Time.

Mitchell-Lewis Motor Co.
Racine, Wis. U. S. A.

There's Satisfaction in Painting

When the Paint Is Right

It makes no difference whether you are a professional painter or an amateur—you cannot do a creditable piece of work if your paint or finish is not right. Every job on which a brush is used requires a paint or finish especially adapted to the surface to be covered. And when the paint is right there's a world of satisfaction in doing the job right.

ACME QUALITY

Paints, Enamels, Stains and Varnishes

are the results of years of practical study, experimenting and *experience* in paint making. Every Acme Quality product is prepared with a special object in view—and that object is to paint or finish certain surfaces *better* than can be done with *any other paint*. Two examples of Acme Quality specializing follow:

Acme Quality Deck Paint

For painting decks of yachts, launches, sail-boats, etc. Possesses the greatest possible *weather-resisting* properties and withstands the hardest wear. Easily applied, dries hard and even and gives a beautiful finish. Put up in packages of convenient size.

Acme Quality Screen Enamel

An enamel for finishing wire windows and door screens and frames. Does not clog the meshes and will resist severe exposure and prevent screens from rusting. Ready to use and can be applied by anyone. Green and black.

The Acme Quality Painting Guide Book is Yours For the Asking

The most comprehensive guide book of painting information ever published. Covers every painting subject. Tells what paints, enamels, stains and finishes are suitable for any kind of work and *how they should be applied*. Book profusely illustrated in colors. Write for your copy today.

Your dealer should be able to supply you with any of the Acme Quality products. Ask him for color card. If he cannot supply you, write to

Acme White Lead and Color Works
Dept. Q, Detroit, Mich.

See this trade mark on all Acme Quality paints and finishes

THE SMALL INVESTOR'S VOCABULARY

Terms Which Should be Thoroughly Understood by Every Investor

By ROGER W. BABSON

IN MY article of two weeks ago I treated of five phrases that are used in connection with newspaper and circular advertisements of investment houses, which phrases should be thoroughly understood by every small investor. In that article I discussed what is known as the "principal," "coupons," "certificates," "registration" and "accrued interest." In this week's article I will discuss five more phrases. As these ten phrases have been selected with great care from a total of several thousand classified advertisements, it is believed that these two articles are worthy of permanent preservation.

When considering the price of securities there are two factors to note, namely: the premium—that is, the percentage above par at which the securities are selling; and secondly, the rate of interest that is paid on the par value. In the case of stocks these are the only two items necessary to know in order to figure the net yield of any investment; in fact, it is necessary only to divide the total income received in the form of dividends during one year by the amount of money paid for the stock yielding said dividends. If, for instance, ten shares of stock paying a total dividend of forty dollars a year are purchased for one thousand dollars, this stock will yield four per cent. If the ten shares are purchased for twelve hundred dollars it will be found that the stock yields only three and a third per cent. If the shares are purchased for eight hundred dollars they will be found to yield five per cent. This is because, in the first case, the stock was bought at par; because, in the second case, it was bought at a premium of twenty per cent, while in the third case it was bought at a discount of twenty per cent. For quick-reference purposes, the following table is very useful for obtaining the yield of any stock:

RATE OF INCOME ON STOCKS

Purchased at following prices—par value $100—and bearing interest at following rates

Paid	2%	3%	4%	5%	6%	7%	8%	10%
$50	4 00	6 00	8 00	10 00	12 00	14 00	16 00	20 00
52	3 84	5 71	7 62	9 52	11 43	13 33	15 24	19 04
55	3 63	5 45	7 [illegible]	9 09	10 91	12 [illegible]	14 55	18 18
58	3 48	5 [illegible]	[illegible]	8 [illegible]	10 43	12 17	13 91	17 40
60	3 33	5 00	6 67	8 33	10 00	11 67	13 33	16 66
62½	3 20	4 80	6 40	8 00	9 60	11 20	12 80	16 00
65	3 08	4 62	6 15	[illegible]	9 23	10 [illegible]	12 31	15 38
67½	2 96	4 44	5 93	[illegible]	8 89	10 37	11 85	14 82
70	2 86	4 29	5 71	[illegible]	8 57	10 00	11 43	14 28
72½	2 76	4 14	5 52	6 90	8 27	9 65	11 03	13 80
75	2 [illegible]	4 00	5 [illegible]	6 6[illegible]	8 00	9 33	10 6[illegible]	13 33
77½	2 58	3 87	5 16	6 45	7 74	9 03	10 32	12 90
80	2 50	3 [illegible]	5 00	6 25	7 50	8 75	10 00	12 50
82½	2 42	3 64	4 85	6 06	7 27	8 48	9 [illegible]	12 12
85	2 35	3 53	4 71	5 88	7 06	8 24	9 41	11 76
87½	2 29	3 43	4 57	5 [illegible]	6 86	8 00	9 14	11 42
90	2 22	3 33	4 44	5 56	6 67	[illegible]	8 89	11 11
92½	2 16	3 24	4 [illegible]	5 41	6 49	7 57	8 65	10 82
95	2 11	3 16	4 21	5 26	6 32	7 37	8 42	10 52
97½	2.05	3 08	4 10	5 13	6 15	7 18	8 2[illegible]	10 26
100	2 00	3 00	4 00	5 00	6 00	7 00	8 00	10 00
102	1 98	2 94	3 92	4 90	5 88	6 86	84	9 80
104	1.92	2 88	3 85	4 81	5 77	6 73	7 69	9 62
106	1 88	2 83	3 77	4 72	5 66	6 60	7 55	9 44
108	1.85	2.78	3 70	4 63	5 56	6 48	7 41	9 26
110	1 82	2.73	3 64	4 55	5 45	6 36	7 27	9 10
115	1 74	2 61	3 48	4 35	5 22	6 09	6 96	8 69
120	1 67	2 50	3 33	4 17	5 00	5 83	6 67	8 33
125	1 60	2 40	3 20	4 00	4 80	5 60	6 40	8 00
130	1.54	2 31	3 08	3 85	4 62	5 38	6 15	7 70
135	1 48	2 22	2 96	3 70	4 44	5 19	5 93	7 40
140	1 43	2 14	2 86	3 57	4 29	5 00	5 71	7 14
145	1 38	2 07	2 76	3 45	4 14	4 83	5 52	6 90
150	1 33	2 00	2 67	3 33	4 00	4 67	5 33	6 66
155	1 29	1 94	2 58	3 23	3 87	4 52	5 16	6 46
160	1 25	1 87	2 50	3 12	3 75	4 37	5 00	6 25
165	1.21	1.82	2 42	3 03	3 64	4 24	4 85	6 06
170	1 18	1.76	2 35	2 94	3.53	4 12	4 71	5 88
175	1 14	1.71	2 29	2 86	3 43	4 00	4 57	5 72
180	1 11	1 67	2 22	2 78	3 33	3 89	4 44	5 55
185	1.08	1.62	2.16	2 70	3 24	3 78	4 32	5 40
190	1 05	1.58	2 11	2 63	3 16	3 68	4 21	5 26
195	1 03	1 54	2 05	2 56	3 08	3 59	4 10	5 12
200	1 00	1 50	2 00	2 50	3 00	3 50	4 00	5 00

Example: A 6-per-cent stock selling at 82½ yields 7.27.

Look down 6-per-cent column until opposite 82½.

Yield of a 12-per-cent stock will be double a 6-per-cent stock at the same price.

In the case of bonds, however, there is an additional feature besides the two mentioned above—namely, the date of maturity of said bonds. A stock is an equity that never matures or becomes due; but a bond is an obligation that becomes due at a definite price and on a definite date. Therefore a four-per-cent bond purchased at eighty is considered to yield more than a four-per-cent stock purchased at eighty; although, in order to ascertain the yield, it must be known when said bond matures. If the above-mentioned four-per-cent bond selling at eighty matures in ten years this bond will yield approximately seven per cent instead of five per cent. This is because, besides the five per cent figured on the same basis as one figures the income on stock, there is an additional yield, owing to the fact that when said bond becomes due, in ten years, the purchaser thereof will receive one thousand dollars instead of eight hundred, getting a "bonus" of two hundred dollars. This bonus, divided by the number of years—namely, ten—makes an additional income of twenty dollars a year which, added to the original forty dollars a year, makes a total income of sixty dollars a year. Sixty dollars divided by eight hundred makes a total yield of seven and a half per cent.

Of course this is a very rough method of calculation, there being a number of features, such as interest on interest and other important items, that should be considered. To obtain the correct yield of any given bond, one should refer to the prepared tables of bond values which may be obtained through any bondhouse and are worked out "absolutely" accurately by logarithms.

"Absolutely" is placed in quotation marks because, in the case of odd divisions, such as one hundred divided by three, absolute accuracy is never reached, although the farther the decimal is carried out the greater the accuracy. A table of bond values, with the decimals carried out seven places, is therefore more accurate than a table with the decimal carried only three places; and in large transactions it sometimes makes a great difference to the buyer and seller. With slight instruction, an investor can use the tables and find out any yield for himself.

In this connection it is interesting to emphasize a fact that every one ought to know and keep constantly in mind—namely: The yield on any investment, no matter what it is, is based on the amount of money invested in the enterprise—not on the principal; as, for example, the principal of a bond.

One other point may be of interest in this connection. The loss due to the premium paid for stock is eliminated in England by the issuing of debenture stock. This stock always has the security of a note and is often additionally secured by mortgage; but it has no maturity. The English claim that it has the advantage both of a preferred stock and of a debenture bond; but Americans would say it had the disadvantages of both of these classes of securities. In reality, unsecured debenture stock is the same as debenture bonds, without a definite maturity. Some may think this an advantage; but I think that the advantage is more in favor of the corporation borrowing the money than of the investor who loans the money. In reality, however, this irredeemable debenture stock is fair to neither party, as it prevents a corporation from ever refunding its interest-bearing securities at a lower rate and prevents the borrower from ever forcing the collection of his money.

The following rules relative to yield are self-evident:

(*a*) Bonds selling at a discount yield more as the price becomes less—as the rate is increased and as the length of time before maturity is shortened.

(*b*) Bonds selling at a premium yield more as the price becomes less—as the rate is increased and as the length of time before maturity is lengthened.

In connection with the above, I will state that a very successful banker once advised me as follows:

"When rates of interest are high and bonds are cheap buy long-term bonds,

To get down to facts!

The clothing a reputable merchant wants to sell is the clothing he can back with his own reputation.

Our sort of men's clothes—the sort that through our New York retail stores has made our reputation the whole country over.

Our Wholesale Department can take care of a few more Clothiers in the larger towns—our sort of clothiers.

Rogers, Peet & Company

New York City

258 Broadway at Warren St. | 842 Broadway at 13th St. | 1302 Broadway at 34th St.

1898-1911

John Muir & Co.

SPECIALISTS IN

Odd Lots

Of Stock

We offer the small investor, the owner of a few hundred dollars, a plan designed especially [illegible]

On this plan, we buy 1 share or more of stock and 1 bond or more.

Send for Circular 7

"ODD LOT INVESTMENT"

Members New York Stock Exchange

71 BROADWAY, NEW YORK

BONDS Accepted by the U.S. Government as security for

Postal Savings Bank Deposits

are the only class we offer. Instead of the 2½% the Postal Banks pay these Bonds will yield from 4½% to 4¾%

Write for FREE Circular.

New First Nat'l Bank, Dept. H-1, Columbus, O.

Are You a Bond Buyer?

[illegible] interest you. We own [illegible]

Examples—$500,000 Minneapolis, Minn. 4s
100,000 Seattle, Wash. 4.60s
50,000 Livingston [illegible], Mont. Irrg. 5s
300,000 Corporation [illegible], 6%

Write today

WILLIAM R. COMPTON COMPANY

510 Merchants Laclede Bldg. St. Louis | 105 Home Insurance Bldg. Chicago

CLARK'S "ARABIC" ORIENT CRUISE

February 1, $400 up for 71 days. All expenses 5 High-class Round-the-World Tours. Monthly, September to January, inclusive

FRANK C. CLARK, Times Building, New York

running, say, thirty to fifty years and non-callable.

"When rates of interest are low and bonds are high buy short-term bonds, maturing in from one to three years and non-callable."

Often in bond advertisements the bonds are referred to as "sinking-fund bonds." This means that each year, after a certain date, a certain sum of money is supposed to be set aside, either for the purpose of having a partial fund on hand to redeem said bonds when they mature, or else for the purpose of redeeming a certain portion of them each year. In the latter case the bonds must also be known as "callable" or "redeemable" as well as "sinking-fund bonds." Personally I do not care for the sinking-fund feature, but much prefer "serial bonds," as in the latter case each holder knows definitely when his bonds are to be paid. This not only eliminates the uncertainty of having one's bonds called in for payment at an inopportune time but, in addition, prevents the company from losing the sinking fund before the bonds mature.

However, up to a few years ago there were practically no serial bonds on the market, and either no provision was made for the redemption of bonds or else a sinking fund was accumulated and invested from time to time until the bonds matured. In the latter case either a few bonds were called by lot every year or else the fund was allowed to accumulate until the bonds matured. In the case of towns, municipalities and counties, the latter method was generally pursued; and these sinking funds have often been the source of great graft and dishonesty among public officials. Now, however, this temptation has been largely eliminated through the issuance of serial bonds, whereby certain definite bonds must be paid or canceled each year.

When Bonds are Callable

Except in the cases of mining companies and corporations, whose property naturally deteriorates, sinking-fund bonds have no great advantage to the purchaser; and, other circumstances being the same, sinking-fund bonds are no better secured than bonds without a sinking fund. In other words, if a bond is not well secured without a sinking fund it is generally true that no sinking fund will make it safe except, however, in the case of mining companies, where the actual security for the bonds is being sold. As to the advantages and disadvantages of a sinking fund, the following concretely expresses the case:

Advantages: (1) A sinking fund enables a company to reduce its bonded indebtedness by buying and canceling its own bonds. (2) Bonds secured by a sinking fund are usually secured by closed mortgages and, therefore, have a greater prospect of becoming underlying liens.

Disadvantages: (1) If a corporation is able to provide a sinking fund its bonds are perfectly good without such a fund. (2) When sinking funds are arbitrarily required there is a temptation to reduce maintenance charges to a minimum, and this retards a healthful growth and development.

Another word often appearing in bond circulars is the word "callable." When a five per cent bond that is due in fifty years is "callable" or "optional" in ten years, this means that if in ten years rates are low and the credit of the company is high the company will exercise its option of paying the bonds at par or some other figure which is always less than their intrinsic value—and issuing in their stead a four per cent bond. This fact not only places a fixed limit upon the premium at which the bonds can ever sell but also results in the investor being paid his money at the most unfavorable time, when it is impossible to reinvest it on favorable terms. In other words, bonds are "called" only when money rates are low and the prices of bonds are high. Moreover, if the company "calls" the bonds to pay them because their credit has so improved that they can issue bonds at a lower rate, this simply means that if the bonds become very good they will be paid; but if the company's credit becomes unsettled and their bonds unmarketable, then they will not be paid. In other words, if it is to the advantage of the holder not to have them paid they will be paid; but if it is to the advantage of the purchaser to have them paid they will not be called. Therefore, whether they are paid owing to lower rates for money or owing to the

"Onyx" Superiority

Merely

Good Business

The policy inaugurated over twenty-five years ago, and faithfully maintained to the present, by the originators of

"*Onyx*" TRADE MARK *Hosiery*

is based on the only safe foundation upon which successful enterprises ever have been, or ever will be, sustained—

To consistently study and anticipate the wants of—and give the utmost value to—the Consumer.

To deal fairly with the Retailer.

To be satisfied with the smallest legitimate profit.

To stand behind every piece of merchandise with the Guarantee to replace any found unsatisfactory.

Below we describe *a few* of the most popular "ONYX" Numbers.

FOR WOMEN

B 488

Women's "ONYX" Gauze Silk Lisle in black and all colors, with "GARTERTOP" and Spliced Heel and Toe; very sheer; exceedingly strong.

25c per pair

910 7

Women's "ONYX" black, tan and white Gauze Lisle, with "DUB L TOP" and "DOUBLEX" Heel and Toe, a very desirable quality.

35c per pair, or 3 pairs, $1

409 K

Women's "ONYX" "DUB-L TOP" Black, White and Tan Silk Lisle with "DOUBLEX" Splicing at Heel and Toe; feels and looks like silk; wears better.

50c per pair

409 G. The Gauze weight of this celebrated number with all its merits.

50c per pair

SILK HOSE FOR WOMEN

251

Women's "ONYX" Pure Thread Silk with Lisle Sole and Lisle "Garter Top" Black and all Colors—a wonderful value.

$1.00 per pair

498

This special "ONYX" Production represents more Good Value and Greater Comfort than any other number. In Black and all Colors of Extra Length with a "WYDE TOP," and Silk Lisle "GARTER TOP" and Sole; twenty nine inches long. These improvements prevent garters from cutting and toes from going through.

$1.50 per pair

222

Black All-Silk, Medium Weight, Extra Fine Gauge, "DUB-L TOP." Guaranteed to give satisfactory service

$1.75 per pair

FOR CHILDREN

B 1274

Boys' "ONYX" Seamless 1x1 Ribbed Heavy Cotton Hose; Black and Tan. Sizes 6 to 10

25c per pair

FOR MEN

B 152

Men's "ONYX" Silk Lisle, black and all colors; Medium weight, Extra Spliced Heel and Toe; a remarkable value.

25c per pair

E 325

Men's "ONYX" Black and Colored Silk Lisle. "DOUBLEX" splicing at Heel and Toe. "The Satisfactory Hose"

50c per pair

E 525. The Gauze Weight of the above number

50c per pair

215

Men's "ONYX" PURE THREAD SILK with Lisle Heel and Toe in Black and the following colors Tan White, Grey, Navy, Purple, Helio Suede Green, Burgundy and Cadet. Best pure silk sock made at the price

50c per pair

[illegible]

Men's "ONYX" Pure Thread Ingrain Silk Hose, with Lisle Sole, Black and all popular shades. Extra fine quality.

$1.00 per pair

X 54

Misses' "ONYX" Seamless 1x1 Ribbed Silk Lisle Hose; Black, White, Pink, Sky, Tan and Red Sizes 5 to 10

25c per pair

Your dealer ALMOST SURELY *carries them.* IF NOT, WRITE US, *and we will direct you to the nearest one, or send postpaid any number desired.*

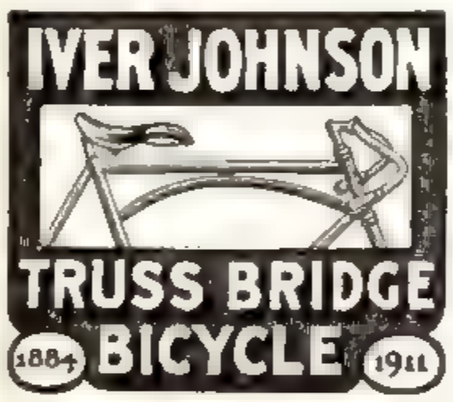
Write to Dept. E. P.

Lord & Taylor *New York*

Wholesale Distributors

Boys— BACK *to the* BICYCLE

With a bicycle, the country for miles around becomes an open book. Learn where the best hunting, fishing or swimming is. You can travel without car-fare. Make a tour this summer with your chum sleep outdoors in blankets—you could cover a thousand miles and have a glorious time for ten or fifteen dollars



has been brought to a perfection never dreamed of in the old bicycling days. The machine work on bearings is done with the same absolute precision demanded in our high-grade firearms. Scientific tempering insures great durability and easiest riding. Our Truss Bridge Frame is theoretically rigid. Forged crown and dust-proof bearings are valuable features. Elegantly finished with five coats of enamel and heavy nickel. May we send you a catalog?

IVER JOHNSON'S ARMS & CYCLE WORKS

290 River Street, Fitchburg, Mass.

Manufacturers of Iver Johnson Revolvers (Hammer or the Hammerless) and Single Barrel Shotguns

Our "Boy Scout" is a very high-grade Boys' Bicycle

New York 99 Chambers St
Boston 155 Washington Street
Chicago Chicago Cycle Supply Co. 3236 N. Clark St
Pittsburg J. A. Johnston 639 Liberty Ave
Buffalo Puppenberg Cycle Co. 674 Main Street
San Francisco Baker & Hamilton 435 Brannon St.
Baltimore Distributors Henry Keidel Co. Baltimore, Md.

IVER JOHNSON

improved credit of the company, the holder is the loser and the company the gainer.

For this reason many investors prefer not to purchase callable or optional bonds except in the case of certain industrial companies, such as manufacturing or mining companies, where the assets are always growing less and a sinking fund is absolutely necessary. This, however, brings up the question whether or not it is ever advisable to buy a bond of an issue where a sinking fund is absolutely necessary in order to preserve the security of the issue.

Another, though less serious, objection to callable bonds is that, instead of being definitely called by number in order, beginning with number one, they are usually called by lot. This means that often the holder does not know until some time afterward — when he is depositing a coupon—that the bonds have been called. Often the first notice that the bond has been called consists of a return of the coupon, with a note stating that "the bond was called six months ago." This means that the holder must, in addition to the trouble involved, lose six months' interest. As to the relative advantages and disadvantages of this callable clause, the following fairly states the case:

Advantages: (1) The investor often receives, up to the time the bonds are called, a higher rate of interest than he would receive with the same security without the optional feature. (2) An optional feature enables the company to create a sinking fund, which is always desirable.

Arguments against a callable clause: (1) The bonds will never be called when other bonds are cheap or when the credit of the company is poor, but may be called if other bonds are high and the credit of the company is good. (2) The advantages of sinking funds may be obtained without the necessity of having the bonds of a company callable.

It was mentioned above that advertisements sometimes state that the bonds are callable or redeemable at a certain price before or after a certain date. For instance, the bond used as an illustration in my previous article has been redeemable at one hundred and five and accrued interest; but since April 1, 1911, the company has lost this privilege. A large part of the United States Government bonds are redeemable at par on or before a certain date, all of which is explained in the respective advertisements of the various issues. I, however, fail to see any possible advantage to the purchasers of having the bonds either callable, optional or redeemable.

In studying the advertisements of bond issues, two other features are noticed—namely: (1) the advertisement always states the name of the trust company that is acting as trustee—that is, standing between the various individual bondholders scattered all over the country and the corporation issuing the bond, assuring justice to both parties; and (2) the advertisement states who are the attorneys that passed upon the legality of the issue.

The Three Parties to a Bond

When dealing with individuals one personally takes their notes and the borrower mortgages his property direct to the lender. If an entire bond issue could be taken and personally held by one individual permanently only two parties would be necessary and the company could mortgage its property directly to the individual who loans the money.

In practice, however, an issue of bonds is divided up among many individuals; and, as the bonds are payable to bearer, the company often does not know the names of these individuals.

Therefore all bonds are nothing more than notes made payable to bearer, sometimes secured and sometimes not. Mortgage bonds are the same as notes that accompany a mortgage. If a mortgage on a house is to be for ten thousand dollars, the borrower can as well give with the mortgage ten notes, payable to bearer, for one thousand dollars each, as to give one note for ten thousand dollars. These notes, therefore, may be distributed among a number of different persons.

The mortgage, however, cannot be divided up and held by a large number of individuals; and therefore it is necessary, in the case of a bond issue, to select some neutral and impartial third party who will act as trustee and to whom the company will mortgage its property for the interests of all who hold the bonds or notes at any given time.

For this reason three parties usually are connected with every mortgage bond issue. This, by some, is given as the distinguishing feature between a company's note, or its commercial paper, and a company's bond issue. These three parties are:

1. The company, or mortgagor, which receives the money.

2. The bondholders, or the persons who loan the money.

3. The trustee or bank, which is technically the mortgagee, but solely in the interests of the bondholders who loan the money.

If the bonds are mortgage bonds the advertisement of the issue states that the purchaser may obtain a copy of the mortgage securing the issue. Very few investors ever take the trouble to read these mortgages before purchasing; but it is a very good idea for all investors to have them on file. This is especially important for banks and institutions purchasing large blocks; and, as above stated, it does no harm for even the small investor to request that a copy of the legal opinion, engineer's report, mortgage, and other papers that the firm has on hand, be sent along with the bond ordered.

Bonds in Escrow

In advertisements of bond issues we also see stated: "We have the legal opinion of _____, a copy of which may be seen at our office." No sane man would think of investing five thousand dollars in a local real-estate mortgage without having an attorney's opinion upon the title, form of mortgage, and so on. Therefore careful investors should use the same care when investing in bonds. All reliable and established bond dealers have these opinions on file and will gladly furnish copies, together with descriptive circulars of the bonds. In case any unforeseen trouble arises, these papers are often a great help in enabling the investor or his heirs to study the conditions and decide what action to take. In this connection it may be well also to mention the meaning of the word "escrow." Some advertisements state, for instance, that the issue is for "five million dollars, with three million dollars outstanding and with two million dollars held in escrow." Of this two million dollars held in escrow, one million dollars is held for retiring underlying liens and the balance for improvements, additions, and so forth, under proper restrictions. Therefore the word "escrow" is, in this particular connection, a synonym for the word "reserve."

The final feature, which we have not yet covered, is the question of guaranty. Many bonds are advertised as being "guaranteed, both as to principal and interest." The question of guaranties is a very important one and should be treated in an article by itself. Sufficient is it to say, however, that there are very few issues which, if not perfectly good of themselves without a guaranty, are good with one. It has usually been found that if a company believes a bond to be good it is willing to guarantee it, and in such a case usually the guaranty does not add to its strength. On the other hand, if the bond is not good of itself a company often endeavors to discover some method by which it can break its guaranty. Therefore no bonds should be bought simply on the strength of their guaranty, but rather should be judged from their value, irrespective of the guaranty. If the bonds are perfectly good without any guaranty it is, of course, an additional advantage and safeguard to have the bonds guaranteed; but bonds that are good simply on account of their guaranties are, in my mind, not very attractive. This is especially true of bonds that are guaranteed simply as to principal and not as to interest.

In this connection I will quote two questions and their answers by a well-known authority on this general subject:

Question: "Will you give the status of a guaranteed bond compared with the other mortgages of the guaranteeing company? In case of a default on interest, is it an obligation on the company giving such guaranty ahead of its second and other mortgages coming after, or does it come after all fixed charges have been met?"

Answer: "It is somewhat of an axiom that a guaranty on a bond is good only as long as the bond itself is good. It is

Look for the name *HULL* on the button. It means as much as Sterling.

No Need Now to Accept an Ordinary Umbrella

All over America Hull Umbrellas are now being sold at the same prices you pay for the old style.

People everywhere are learning to say: "Give me a Hull Umbrella," instead of "Give me an umbrella."

If you will notice—every third or fourth umbrella you see in the hands of your friends is a Hull.

You can recognize them by the Hull button and especially by the

HULL

DETACHABLE AND INTERCHANGEABLE HANDLE

It is this latter feature, of course, that is making so many people specify the Hull instead of the old style.

If you place even the lowest possible estimate on the value of the Hull handle you must say to yourself: "I might as well have a Hull handle since it doesn't cost any more."

But there's infinitely more to it than that. The Hull handle is as far ahead of the ordinary type in utility and convenience as the telegraph is ahead of the stage coach.

Any Hull handle exactly fits any Hull base, as the rod, ribs and cover are called. Wherever you happen to be, a Hull dealer will snap a new base on your handle for no more than the cost of recovering an old frame.

With the Hull handle you no longer have an umbrella problem. You may have as many grades of covers as you care for, to suit all occasions.

Whenever you get a new base, you have a much more serviceable umbrella than can be had by re-covering a worn, rusty frame, which happens to have an old fashioned handle with which you do not care to part.

In every Hull stock you'll find five especially attractive Hull lines with plain, genteel handles, either suit case style or for town use. You can identify them as follows:

The Premier Hull —— **$1.00**
The Royal Hull —— **$1.50**
The Superior Hull —— **$2.50**
The Imperial Hull —— **$3.50**
The Peerless Hull —— **$5.00**

If you have a favorite handle, you need not give up its use. We shall be glad to convert it into a HULL handle **FREE**, if you will just send us the coupon below.

Hull Brothers Umbrella Co.
1447-1457 Summit St., Toledo, Ohio

FREE—Old Style Umbrellas Changed—FREE

Hull Brothers Umbrella Co.
1447-1457 Summit St., Toledo, Ohio

Gentlemen—I have a favorite handle on an old style umbrella which I would like to have changed free of charge into a Hull detachable and interchangeable. Please tell me how I can have this done.

Name

Address

Premos

Have thirty years' experience behind them.

Each is fitted with a carefully tested lens—the best in its grade that is made, and an accurate, automatic shutter.

Premo Film Pack Film is made from the same stock as the Eastman Non-curling—the best in the world.

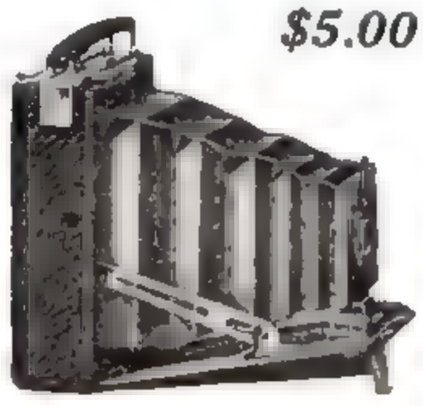
It is obvious that you can make *at least* as good pictures with a Premo, as can be had and—

Premos are the smallest, the lightest, the easiest to load and operate of all cameras, and the nearest dealer will prove it to you.

Here's one of fifty models—

Premoette, Jr.

$5.00



The smallest, lightest, daintiest little camera for 2¼ x 3¼ pictures that you ever saw. Made entirely of aluminum, it will almost slip into a vest pocket.

Loads in daylight, has meniscus achromatic lens, automatic shutter and direct finder—a distinct innovation in so inexpensive a camera.

You should surely have one of these convenient little cameras to keep a record of the summer's pleasures.

Our new catalogue describes Premos ranging in price from $1.50 to $150.00. It tells all about the simple Premo Film Pack and Tank Developing System. Free at the dealer's or mailed on request.

Important—in writing be sure to specify Premo catalogue.

Rochester Optical Division
Eastman Kodak Co.
Rochester, New York

difficult to make a general statement covering the status of guaranteed bonds, but in practice the method followed at present will eventually win. Guaranties by one company of the bonds of another company rank after the direct mortgage obligations of the guarantor company; for, in the event of foreclosure of any of these mortgages, the guarantor company is necessarily extinguished and its guaranty is worthless. On the other hand, if the consideration for the guaranty is of sufficient value to the guarantor company—as, for example, a lease of a piece of road absolutely necessary to the guarantor—it may be found advisable by the mortgagees of the guarantor company to continue the performance of contract, even though their own interest be in default. Thus, in the long run, the absolute merits of the guaranteed bond frequently determine its investment value quite apart from the guaranty."

Question: "How far does a guaranty of one company's bond by another hold in law?"

Answer: "Like a check or note indorsement, the banking value of a bond guaranty depends upon the name and conditions printed on the back of the bond. In any case a guaranty of interest and principal is no better than an indorsement on a promissory note. It has no lien in the sense of a mortgage bond; but it ranks ahead of stock as to assets in a forced settlement with all the general unsecured indebtedness. If the guarantor is known to be financially strong the agreement carries great weight in the price received from the sale of such bonds.

"When corporations first began to guarantee the bonds of other companies questions were raised as to the validity of such agreements, the contention being made that such guaranties were *ultra vires*. The question was argued in many courts and this conclusion reached: Where the corporation which guarantees the bonds has a pecuniary interest in the company whose bonds are being guaranteed, or where the improvements which will be made through the use of the proceeds of the bonds will be beneficial to the corporation making the guaranty, the agreement is certainly valid. So far as New York corporations are concerned, the statute expressly confers the power upon stock corporations owning the entire capital stock of another domestic corporation engaged in the same general line of business. The exact effect of this legislative declaration cannot be known until some case arises under it."

. . . . . .

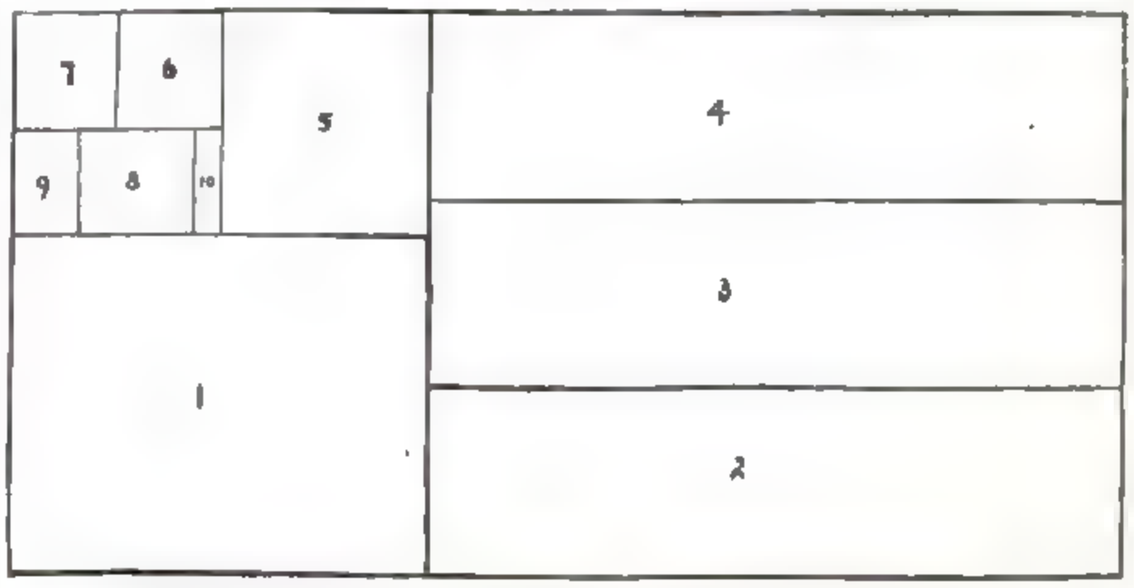
The above ten phrases represent the ten technical points that every small investor should understand. Knowing their meaning thoroughly, any one may intelligently read any bond circular or bond advertisement; but without such knowledge it is unsafe for any one to select his own investments.

An Eighty-Acre Farm

By CHARLES DILLON

Professor of Industrial Journalism in the Kansas State Agricultural College

How it Can be Made to Pay



GENERAL PLAN. 1, 2, 3, 4—Fields in Crop Rotation; 5—Permanent Pasture; 6, 7, 8, 9, 10—Farmstead

WHAT would you do, Mr. Cityman, if, at forty, you found yourself with one thousand dollars in bank and a farm of, say, eighty acres? Perhaps this farm came to you as a legacy after your father and his old-fashioned methods had almost worn it out—and perhaps you bought it with the earnings of your lifetime to date—except the thousand. It doesn't matter how you got the land; the question right now is this: Having tired of the city and having only the farm and that thousand stacked away in barrels, how are you to manage so that you shall have a home, a living, which, of course, includes good, wholesome food and an income sufficiently large to encourage you to continue and enable you to lay away something for the inevitable time of need? That's the question. Many a city man with a few thousands has wondered how to start a farm into paying operation.

Now, as a first perfectly rational proposition, it is safe to say, isn't it, that anything that can be done in Wisconsin can be duplicated or even improved upon, perhaps—in Illinois or Iowa or Indiana or Missouri or Kansas? You know the answer to that, of course. It chances that in Wisconsin, near the little town of Rosedale, is the eighty-acre dairy farm of F. H. Scribner; and this same F. H. Scribner has succeeded in exactly the way you are to succeed if you follow the plan. O. E. Reed, now assistant professor of dairying in the Kansas State Agricultural College in Manhattan, carried the plan to success on the Scribner farm. It will be found practicable and in some particulars a bit too conservative. Every item in it has been tried out in actual practice in Wisconsin and at the college in Manhattan. Every achievement recorded can be accomplished by you, because nothing is put down here that is beyond your means—if you have the eighty acres and the thousand.

To begin with, and as a matter of economy, you'll have to use the old house for the first year, and perhaps for a part of the second year. The tenant farmer should have a comfortable home, and it is provided for in the plan. You'll have to go in debt for this, but you may be able to pay for part of it out of the depreciation fund which, it will be noticed, is liberally set down at $567. If you strike a favorable season your stock won't decrease that much, and if you take proper care of your machinery and don't play Cincinnatus and leave it in the field, you'll save money. But, anyway, there'll be no trouble about getting the tenant's house put up on credit. Experience has proved that any workman-contractor is eager to do just such work.

It is more than likely, too, that you will have to remodel your barn. The chances are that the barn you find there will be antiquated and unfit for modern dairying. In every proposition involving the rehabilitating of an old property some such problem arises. Eleven men who have been successful in dairying were asked what they

Norfolk No. 5

¶ It isn't altogether the style—nor the fabrics—nor even the tailoring—that put

THE SYSTEM Clothes

so far in advance of other young men's offerings.

¶ It is all these things and then something—it is an intimate knowledge of individual requirements—the ability to fit person, personality and purpose all at the same time.

¶ In the interests of your better appearance, at no added first cost, we urge you to inspect the Spring models now on display.

Send 2 cents for Style Book; or 24c for set of colored College Posters.

H. M. LINDENTHAL & SONS

Style Originators

Chicago Boston New York

"Here is a car that no man has ever worn out."

Speedwell

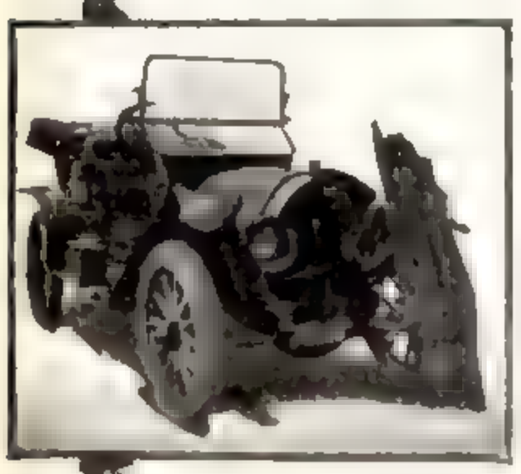
Speedwell Four-door Touring Car - $2900 (7 passenger car. Top and windshield extra. The standard chassis has 121 inch wheel base. 4 cylinder, 50 H P motor Bosch dual ignition, straight-line drive.

SPEEDWELL
A Samson for Strength

You may not want to travel in an automobile at a mile-a-minute clip, but the man next door may; and that is why we build motor cars so strong that they will stand this gruelling pace.

It takes the choicest steels and superfine design successfully to endure the terrific strains to which motor cars are subjected when running over the average road at high speed. That Speedwell cars have the necessary strength and quality has been demonstrated again and again.

Nothing finer or more satisfactory—in power, finish, appearance and comfort—can be built into a motor car than is built into the Speedwell. Why, then, should you pay more than Speedwell prices—$2500 to $2900—when paying more can secure you nothing better?



Here is another page out of the history of Speedwell Cars

It is a concrete example of Speedwell strength. The Speedwell car shown in the photograph was taken out the next day after delivery by the owner, who evidently was intent upon testing the truth of our statement that the car was capable of making 60 miles an hour. He was just started on his speed test when, at a pace of 51 miles an hour, he encountered a sandy stretch of road. The car veered to one side and struck a telegraph pole head on, shearing out a 3½ foot section of the pole, leaving the top of the pole suspended from the wires above. The car traveled on for about 50 feet. None of the occupants was hurt. In spite of this crushing impact, the car returned home under its own power—a distance of a little over twenty miles.

Under such extraordinary circumstances it is indeed remarkable that only the lamps and fenders were damaged, and the radiator dented, while the frame, running gear and steering linkage remained sound and unharmed except for a slight twisting of the forward end of one of the frame members. A few hours' work put the car into prime condition.

Send for our catalog of Speedwell cars shown in full color. We'll send you as well our little magazine, "The Speedwell," which gives many interesting motor car experiences and up-keep suggestions.

Speedwell Motor Trucks are built in 2, 4 and 6 Ton Capacities

They combine those qualities that make a commercial car an important asset in any business having considerable trucking to do. Truck literature upon request.

THE SPEEDWELL MOTOR CAR CO.
125 Essex Avenue, Dayton, Ohio

should do in such circumstances. Nine had gone into debt to remodel old barns and had made them clean and safe for small amounts. In the second year they built barns. In the matter of debt they had not been worried, they said, because their credit was good. Two men built up-to-date dairy barns on credit and pulled out clear in two years.

Every business calls for some ventures, and dairying is no exception. It is declared to be perfectly good business judgment to borrow money on notes or otherwise arrange credit in this kind of an undertaking. "I surely wouldn't hesitate," said one of the first nine men, "to borrow in this case. Furthermore, the man with eighty acres and thirty cows should have no trouble to get all the credit he needs in any state in the Union.

"It is possible to produce clean, sanitary milk outdoors, without a barn, if the cows are properly cared for and precautions taken to keep flies away from the milk in the pails. And this is possible. Let the man on the eighty acres go into debt for his barn improvements at the start. He won't be in debt long if he's a business man. Of course no city man should attempt this alone. He'd be very likely to fail. He should have a man with him that knows dairying."

Why Modern Methods Mean Money

Dairying has been chosen to show the possibilities of your eighty acres, because that industry, properly conducted, has been proved to be one of the very best to be undertaken by a business man. "Properly conducted" means the applying of modern ideas. Modern ideas mean money. When a man tells you there is no money in milk and cream you can be assured he knows precious little about the industry or has lost his trade by trying to be too smart. Good milk and cream, like good butter or good vegetables, are eagerly bought in the markets; and the people that buy don't haggle about the price. That's the sort of custom to serve. Here's the plan, divided into sections for easy illustration:

Your eighty acres should be anywhere within seventy-five or one hundred miles of a city—the nearer the better. They must be close to a railroad. Without transportation the whole plot fails. Also, you ought to have that much land to carry on your operations in the most economical way. Even eighty acres will not produce quite enough feed for the animals kept, but by exchanging some of your home-grown feeds for those that you need the account will be on the right side of the ledger. By handling only eighty acres under the system or plan here described all the feed you grow will be fed back, except what you sell for other feeds. Thus the fertility of the soil will be economically preserved; and this is a mighty important feature. Don't forget it as you go along.

You should have about thirty cows. This is the maximum number that can be kept on the pasture without going into more intensive farming methods than are here to be described. It is possible to pasture these thirty cows throughout the season on seventeen acres if the land is kept in rotation and all of it is subject to cultivation; but first you must get the thirty cows—and how? You will need a lot of farm implements about nine hundred dollars' worth—possibly a thousand dollars—and there are other things to buy, such as livestock, advertising to be paid for, silos to build, and so on. Your thousand dollars won't cover all this. You'll have to mortgage the farm. The eighty acres surely are worth seventy-five dollars an acre—the nearer to the city the more valuable they will be. You ought to be able to get thirty-seven hundred and fifty dollars on your farm—maybe more.

This sum will pay for your thirty cows. They'll cost an average of one hundred and twenty-five dollars apiece. You could get grade cows for sixty or seventy-five dollars, but thoroughbreds are contemplated in this plan to produce the greatest profit. You can't get the best milk and cream from grades. Better have thoroughbreds. The cows you buy will be, let's say, purebred, registered Jerseys, and their offspring should be pure and be held for sale as breeders. You make money this way. A certain average is placed upon the production of these cows—six thousand pounds of milk a year, testing four and five-tenths per cent butter-fat. The herd must be advertised and its youngsters offered for sale through the best newspapers and dairy papers. This expense you will charge to the business, the same as feed and the like.

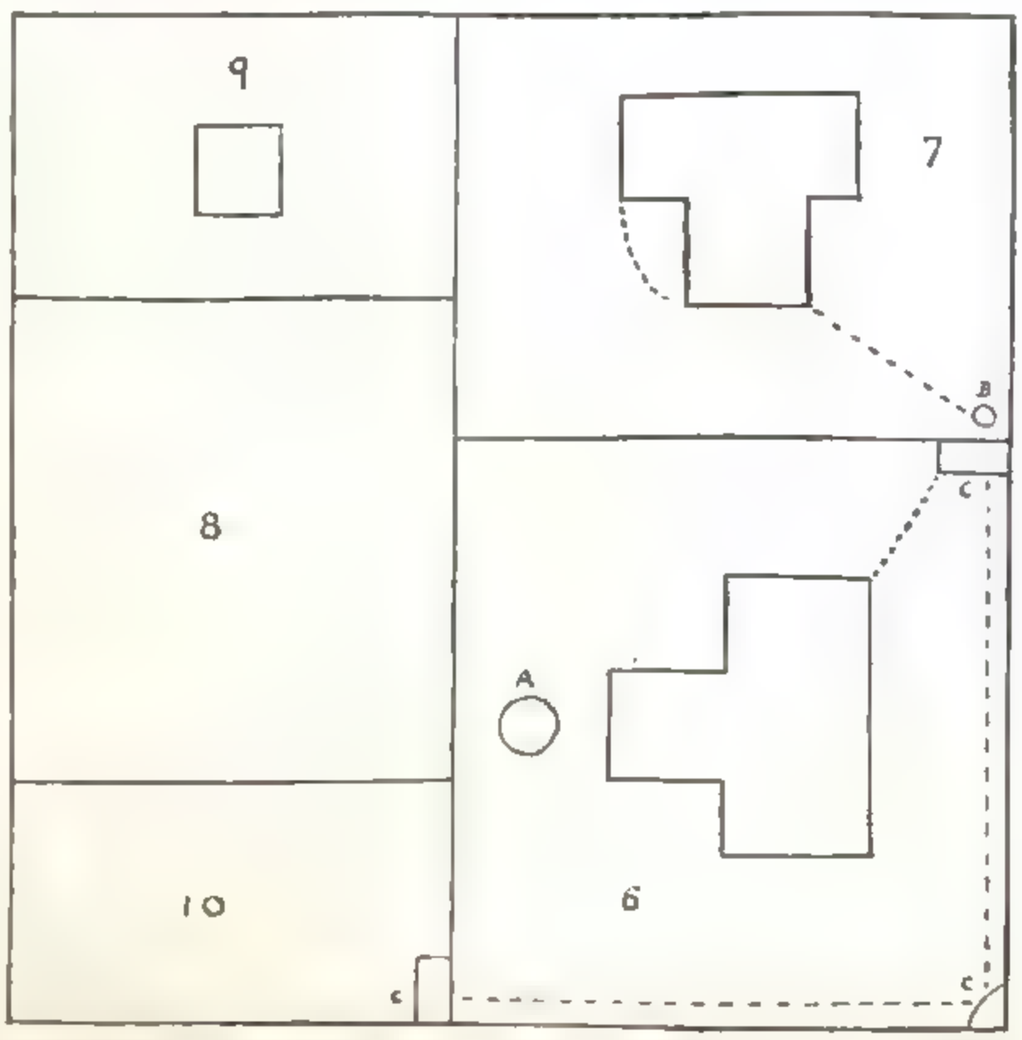
You ought to have four brood mares to do the farmwork; at seasons when more teams are needed they can be hired. These mares will be grade mares, classed as "farm chunks," and should produce four colts every season for several years.

What You Must Buy for Your Business

Three brood sows are listed among the stock. These animals are grades, but they could be bred to purebred stock and money derived from them on that account. It was deemed best, however, to handle only your cattle as purebred stock, as this is the main feature of the plan.

The chief product from your eighty acres will be in the form of butter-fat, figuring it selling as thirty per cent cream at the ordinary price of one dollar a gallon.

All assets and charges have been made very conservatively, so as to make the plan as practicable as possible. The labor will include one man for the year, giving him thirty dollars a month and a house. This will give you and the hired man fifteen cows



FARMSTEAD. 6—Barn and Lot; A—Silo. 7—House and Lot; B—Windmill; C—C—C—Water Tanks. 8—Orchard. 9—Tenant House and Lot. 10—Hog Lots

a book of mattress revelations

together with our

"mattress museum" sent on request

The Museum contains exhibits of actual mattress materials arranged side by side for your comparison. It also gives facts concerning each exhibit. The book tells things that everyone should know before buying a mattress. It will insure you against fraud and deception.

Last, but not least, it tells about the

SEALY MATTRESS

No Tufts
No Layers
No Linters
Pure High Grade Cotton

Tufts in mattresses lessen their comfort. Yet they are a necessary evil in every mattress but the Sealy. If they are left out of the ordinary layer-felt mattress, which is commonly made of gin-waste or shoddy, the filling will slide about in the tick and become lumpy and uneven.

The Sealy Patented Process, which necessitates the use of pure long-fibre cotton, produces the entire filling of the mattress in the form of one giant batt, formed by compressed air without layers or sections. No tufts are required with this filling.

The Sealy Mattress is guaranteed for 20 years against becoming uneven or lumpy. Its construction gives a hillowy, undulating quality to the mattress that makes it conform to every curve of the body in any position. This means a new comfort, fullest relaxation, complete rest, and sound sleep.

Buy under the Sealy Triple Guarantee:

First:—We guarantee the SEALY to be made entirely of pure, new, long-fibre cotton, without linters or mill waste

Second:—We guarantee the SEALY for 20 years against becoming uneven or lumpy.

Third:—We guarantee that after 60 nights' trial you will pronounce the SEALY the most comfortable mattress that you ever used, or your money back

SEALY MATTRESSES are made in all sizes, covered with the best grade I. A. C. A. Book of Sateen or Mercerized Art Ticking, either in Plain Edge or in the new Imperial Roll Edge. Prices: Plain Edge Style, A. C. A. or Sateen Ticking, $18; Art Ticking $19, Roll Edge Style, A. C. A. or Sateen Ticking, $20, Art Ticking, $21

Send for our booklet "The Real Difference in Mattresses" and the "Mattress Museum"

With them we will also send you the name of our representative where you can see the SEALY in your town, and who will give you the guarantee

SEALY MATTRESS CO., Dept. D
Houston, Texas

Factories (also offices) at our 14,000 acre cotton plantation
SUGAR LAND, TEXAS

apiece to care for. In the spring and summer, when farmwork is more rushed, an extra man will be hired for four months at thirty dollars a month and board.

Having arranged your land as the plan on the preceding page shows, your livestock is decided upon. This is the condition of things the day you move in—the list of your farm machinery needed follows the list of livestock, your first investment:

EQUIPMENT

LIVESTOCK

30 cows at $125 a head	$3760.00
1 herd bull	150.00
4 mares at $150	600.00
3 brood sows at $15	45.00
1 boar	25.00
Total	$4570.00

MACHINERY

1 corn planter	$ 40.00
1 mower	40.00
1 hay rake	20.00
1 harrow	15.00
1 truck wagon	40.00
1 farm wagon	60.00
1 cultivator	25.00
1 hay fork	20.00
1 double shovel-plow	8.00
1 breaking plow	12.00
1 manure spreader	100.00
2 sets harness	60.00
1 set single harness	15.00
1 disk harrow	20.00
1 hand seeder	5.00
1 windmill	100.00
1 cream separator	115.00
⅓ interest in corn harvester	40.00
⅓ " " silage cutter	75.00
1 hay frame	10.00
Miscellaneous	100.00
Total	$920.00

The corn harvester and the silage cutter should be owned by several farmers.

You may not know much about crop rotation. Assuming you do not, here is the plan: In the four years' rotation the ground gets broken twice and manure is applied before each plowing. The land is first broken for corn in the spring—1911. That fall, when the fodder has all been hauled off and the manure added, it is broken up again and a good seed-bed prepared for the wheat that is to be sown. The next spring—1912—this field should be seeded to clover and timothy, and the year afterward—1913—will be cut for hay, yielding two crops. The following year—1914—the clover field will be used as pasture and afterward put into corn.

To the unskilled it may seem that wheat and clover overlap in the autumn of 1911 and the spring of 1912—and they do. The clover and timothy are sown on top of the wheat. When the wheat is harvested the clover and timothy remain. The timothy will not grow a second time without reseeding, but the clover will. This is how the plan looks tabulated:

	1911	1912	1913	1914
Lot 1	Corn	Wheat	Clover	Pasture
" 2	Wheat	Clover	Pasture	Corn
" 3	Clover	Pasture	Corn	Wheat
" 4	Pasture	Corn	Wheat	Clover

In case the clover does not make a good stand the land should be plowed or disked and sown to cow-peas. These you would harvest for hay. Do you know about cow-peas? They put nitrogen into the soil, as alfalfa and the other legumes do.

Corn should be planted in the orchard to be used as a soiling crop when the grass gets short in the fall of the year. A soiling crop means cutting the corn when it is three or four feet high and feeding it green. The seventeen acres of pasture should be sufficient to feed the cows from May until about the middle of August, without any other feed. The amounts of feed produced on your farm will be as follows:

17 acres of wheat, 20 bushels to the acre	340 bushels
17 acres of clover, 3 tons to the acre	51 tons
9 acres of corn, 70 bushels to the acre	630 bushels
8 acres of corn silage	90 tons

Seventy bushels of corn to the acre is not excessive on land that is to be treated as yours will be; but if you don't get that much you'll have to buy a little more. W. B. Roberts, of Kansas City, grew ninety-seven and a half bushels of corn to the acre last fall on ten acres of his five-hundred-acre farm near Weaver, Kansas.

What Experience has taught us regarding Automobile Lubricants

The gas engine is comparatively new.

During its experimental stages, ordinary steam cylinder oil was used. It left so heavy a carbon deposit in the cylinders that the engine would quickly clog up and stop.

This retarded the development of the gas engine and presented a new lubricating problem.

It was plain that an efficient gas engine lubricant must leave no carbon deposit.

Lubricating oils that largely overcame this difficulty were then produced. This permitted a rapid development of the gas engine.

Finally, however, after exhaustive laboratory and road tests, we succeeded in further eliminating from lubricating oil the carbon-forming elements.

The result is an oil that we believe to be the best gas engine lubricant yet produced

Polarine

POLARINE OIL has set a new standard in automobile lubricants.

Its consistency is not materially affected by heat or cold.

It flows freely down to the zero point.

Properly used, it will reduce repair bills and eliminate many annoying delays on the road.

The Polarine Brand Covers: POLARINE OIL, sold in sealed cans, gallon and five gallon sizes, or in half barrels and barrels.

POLARINE TRANSMISSION LUBRICANTS, sold in three consistencies, for transmissions and differentials, in cans of convenient size, also in barrels and half-barrels.

POLARINE CUP GREASE AND POLARINE FIBRE GREASE, sold in round cans, the former for use in cups, the latter of high melting point, especially adapted to use on universal joints.

All dealers sell Polarine Lubricants or can get them for you.

If you use any kind of gas engine send for our booklet, "Polarine Pointers." It includes hints on lubrication and the causes of motor troubles. Write our nearest agency.

Standard Oil Company
(Incorporated)

Two hundred acres of this farm averaged seventy-five bushels of corn to the acre. The ten acres referred to were given special care and attention. The crop from the ten acres was sold for four hundred and ninety dollars. So seventy bushels an acre isn't too much to expect. Corn silage means cornstalks cut up and put into the silo for fodder. Cows are as eager for silage as a cat for catnip.

Now to turn to the cattle. You have bought thirty pure-bred cows by this time. You should keep the heifer calves until past a year old, at least, and then sell some of them. All the bull calves will be sold under a year; better at six months. Give the cows a ration of corn, bran and oilmeal, silage and hay for eight months of the year They should be in the pasture the remainder of the year. This account shows the amount of feed the cows will need:

Silage for 30 cows	90 tons
Corn for 30 cows	771 bushels
Oilmeal for 30 cows	10,800 pounds
Bran for 30 cows	18,000 pounds
Hay for 30 cows	35 tons

No grain has been allowed for the young stock. You aren't likely to have more than thirteen head after the first six months; and as the grain ration for the cows was figured rather high there will be enough to feed these heifers. The herd bull will not take very much grain and there will be plenty of hay for him and the young stock, as the horses and cows will not eat all that is produced.

The mares should have a ration of corn, oats and bran, equal parts. Let the foals have the same. Here is an itemized account of the feed for your horses—it provides for only three foals, because you may realize only that many:

Oats for 4 mares for a year	140 bushels
Oats for 3 foals for a year	80 bushels
Corn for 4 mares for a year	80 bushels
Corn for 3 foals for a year	50 bushels
Bran for 4 mares for a year	4500 pounds
Bran for 3 foals for a year	2500 pounds
Hay for all	16 tons

Of course you will have a few hogs. Three brood sows, anyway, should be kept. Bacon is away up and isn't likely to be very much lower. These three should farrow twice a year, thus making about forty pigs to fatten every twelve months. All the skim milk left when the calves are fed should be given to the hogs. In addition, they are allowed four hundred bushels of corn.

You ought to keep and feed everything you produce. You can sell your wheat and buy other concentrates. Read this table—it shows where your crops will go:

Total corn fed	1101 bushels
Total corn grown	630 bushels
Total corn to buy	471 bushels
Total hay fed	51 tons
Total hay grown	51 tons
Total silage fed	90 tons
Total silage grown	90 tons
Total bran fed	12½ tons
Total oilmeal fed	5 tons
Total oats fed	220 bushels
Total wheat sold	340 bushels

The following table shows what the operating expenses are:

COST OF OPERATING

LABOR

One man 1 year, $30 a month	$360.00
One man 4 months, $30 a month	120.00
For threshing oats	30.00
For putting up silage	15.00
Total	$525.00

INTEREST

Money on livestock, $3750 at 6%	$225.00

DEPRECIATION

Depreciation on machinery, 10%	$ 92.00
Decrease in value of stock	475.00
Total	$567.00

Too much, probably, has been charged to depreciation; but that amount is largely theoretical.

TOTAL COST OF OPERATING

Labor	$525.00
Interest	225.00
Depreciation	567.00
Advertising	200.00
Stallion services	60.00
Improvements	100.00
Annual repairs	50.00
Total	$1727.00

FINANCIAL STATEMENT

EXPENSES FEED

To oilmeal at $30 a ton	$150.00
To oats at 30 cents a bushel	66.00
To corn at 50 cents a bushel	235.50
To bran at $20 a ton	250.00
Total	$ 701.50
Cost of operating	1727.00
Total expenses	$2428.50

INCOME SALES

340 bushels wheat at 80 cents	$ 272.00
10 bull calves at $50	500.00
3375 gallons cream at $1	3375.00
40 hogs, 200 pounds, at 5 cents	400.00
3 colts at $100	300.00
Total income	$4847.00
Total expenses	2428.50
Net income	$2418.50

Figure this out for yourself. Take out the ten bull calves if you wish—they'll be worth five hundred dollars—and you will still have an income of $1918.50.

"But," says some one, "why should I sell only thirty per cent cream? Why not milk? There's always a demand for good Jersey milk in a city."

All right; but you'll need some additional equipment and another man. This would figure up about like this:

Wagon to take milk to station	$ 60.00
Man, $30 a month	360.00
Man's board, $18 a month	216.00
Pair of horses, ordinary	300.00
Cans and the like	150.00
Total	$1086.00

Each of your thirty cows ought to give about two hundred and forty dollars' worth of four and a half per cent milk a year. That four and a half per cent milk will sell for eight cents a quart—thirty-two cents a gallon. A gallon of milk weighs eight pounds—or it should—and every one of the Jerseys is expected to give six thousand pounds of milk in its season. That's seven hundred and fifty gallons—about three gallons a day, one and a half gallons at a milking—not at all a high average for this kind of cow. Thirty times seven hundred and fifty makes twenty-two thousand five hundred gallons—a lot of milk to have coming through the year and worth a lot of money seventy-two hundred dollars. You won't have so much skim milk to feed your hogs. You'll have to buy some feed for them, but even that won't prevent your making a mighty attractive income.

The plan outlined here is arranged for four years. All you will need to do is to repeat the performance in 1914, with the additional knowledge your experience has given you. In going over the income account you will see that hogs are entered at five cents a pound. This is a good deal less than they now bring. Corn, in the feed expenses, is listed at fifty cents. It is worth fifty-eight to sixty cents in the market. Indeed, all the prices except possibly those charged for the cows—one hundred and twenty-five dollars—are unusually conservative. To a certain degree, the increased revenue from your pork and extra good milk or cream would offset the higher price you pay for corn.

There's your answer, Mr. Cityman. It wasn't written by a theorist. It was prepared by a man who knew his business—employed by the state of Kansas because he knew things other men didn't know. Furthermore, as you were told in the beginning, the plan has been tested and proved good. You may not the first year make so much as this plan describes; but that shouldn't discourage you. This is a four-year plan, remember. Think it over.

Let *us* make your next trial balance for you

We want to bring a Burroughs Bookkeeping Machine into your office—get right down to work before your own eyes—at any kind of figuring you say.

Yes—trial balances, statements, inventories—anything connected with keeping books. *We mean that.* There will be no charge—no obligation—positively no inconvenience.

Burroughs Bookkeeping Machine

A GREAT opportunity is before you—one not to be slighted. If the Burroughs can be profitably used in your office, your store, your factory, your department—surely you want to know it. That is why we want to show the Burroughs in action on *your* books. Then *you* watch:—

See whether or not the Burroughs can do your entire work better and faster than your most experienced clerk. See whether or not it will save you hundreds of dollars annually in expenses—as it is doing for 120,000 other Burroughs users. See whether or not every detail of your figure work can be done *right first time*, with a Burroughs.

YOU may think you have no use for an adding machine. But there have been recently added so many helpful innovations to the Burroughs that this demonstration will be worth your while, just to acquaint you with them.

Just to give you a better understanding of the Burroughs Service and its value in your office, this demonstration will be worth your while. *Now*, while the subject is on your mind, write us on your business letterhead. Remember, in so doing you do not even hint you may buy. You only say you will let us *show you* the value of the Burroughs in relation to your business. That's all.

$175 to $850 (easy payments). Uninterrupted Service

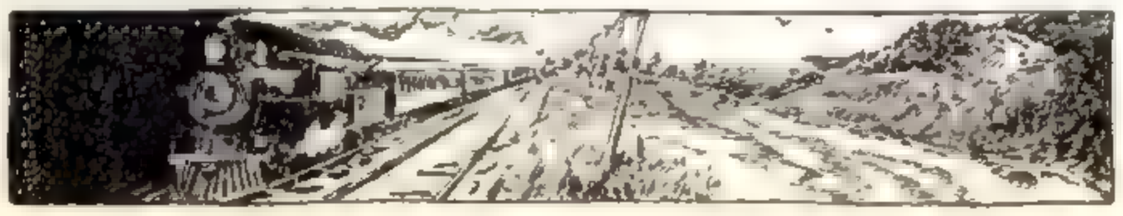
BURROUGHS VISIBLE

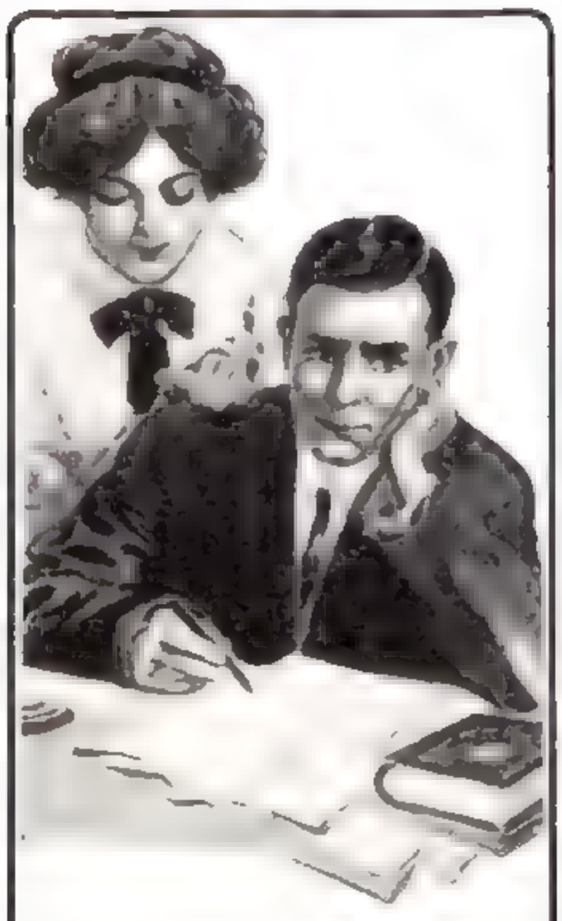
The Pike Model prints in one or two colors; all printing and totals visible; hand or electric; low, flexible key-board; short, easy handle-pull; typewriter carriage.

BURROUGHS DUPLEX

Two machines in one. The *only* machine which carries two totals, each to the full capacity. Adds debits and credits in the same column at the same time.

BURROUGHS ADDING MACHINE COMPANY, 99 Burroughs Block, Detroit, Michigan
European Headquarters: 76 Cannon Street, London, E. C., England





Rulers of Men

Do not all wear crowns.

The woman who thoughtfully selects proper food and drink for husband, father, brother or little ones exerts a far-reaching influence toward clear thinking and successful achievement.

POSTUM

is a pure food-drink made of selected parts of wheat (including the Phosphate of Potash grown in the grain) and a small percentage of New Orleans molasses.

Postum contains no *caffeine* nor any other drug which makes some commonly used table beverages harmful.

Good Postum can only be made by following the directions on the package. It must be boiled full 15 minutes after boiling begins. This long boiling brings out the rich flavour and full food value of the beverage.

Made right, Postum has a fine color and a rich, pleasing, snappy taste.

There are millions of users all over the world who know

"There's a Reason"

Postum Cereal Company, Limited,
Battle Creek, Mich., U. S. A.

Canadian Postum Cereal Co., Ltd.
Windsor, Ontario, Canada

CURING RICH AMERICANS

(Concluded from Page 18)

least effort is made to safeguard or to warn patients against after-effects. At those places where the treatment is admittedly severe, patients who are willing to pay the heavy additional price are wrapped up in blankets and carried in closed chairs, or on stretchers, to their apartments in the hotels, and are put to bed. So far, so good. But a few hours afterward they rise—following the doctor's advice—and proceed to dress in the cold, damp European bedroom. Now, a few hours is not enough time in which to recover from a thoroughgoing boiling out. Unless the patient is very strong or amazingly lucky, he or she catches cold—perhaps a cold that immediately shows itself, perhaps one of the other kind, the sly, stealthy, latent cold that winds itself slowly and secretly about the vitals.

The only safe way to take such a bath as one gets at a cure would be to remain in the bathhouse itself, in a warm bed in a dry room; then, after many hours, to issue forth, warmly clad, and take gentle exercise in *warm* open air. And during the whole cure one should have a dry bedroom and a dry and warm dressing room; and both indoors and out the greatest care as to clothing should be exercised. These conditions do not prevail at any European cure. So the European cure is no place for an ill person, is no place for a person with a tendency to delicate health, is a risky place for a well person, unless he or she keeps away from the cure part of the resort and looks sharply to the health.

A thorough investigation of the genesis of the American craze for the European cures would probably disclose an English origin. The similarity of language, taken with the natural flow of civilization and of ideas of every kind, both true and false, from East to West, results in our getting a great deal of our mental equipment from England—entirely too much, alas! The English enthusiasm for Continental cures an enthusiasm fostered by English doctors—has communicated itself to us and to our doctors; and we, overlooking the vitally important difference between the English physique and climate and our physique and climate, have been grievously misled. What does the English, toughened against chilliness and damp, little or no harm, plays the wild with us.

The Cure for the Cure

You stay on at the cure. You follow faithfully the advice of the lofty-browed, formidably bearded cure doctor. Your malady, whatever it is, grows less, as the waters wash and the bath attendants rub. But your general health deteriorates. You grow gaunt. You get a strained look. The lightest exertion wearies you. You speak to your cure doctor about it. He nods his head, beams and says:

"Excellent! The cure is taking effect."

"But I feel worse and worse," you say.

"Exactly so," replies he. "You will continue to feel worse and worse until the end of the cure. Then you will go to the after-cure and all will be well."

The after-cure! That is, the cure to recuperate from the cure—the cure to cure the cure. The cure has done you a little local good and a vast deal of general mischief. You go to the after-cure to try to undo enough of that mischief to be able to return home in as good general health as you had when you left. You are no longer being weakened by waters and by baths; so Nature makes a gallant fight and tries to repair the evils you and the cure people have wrought. Often she does succeed.

The cure; the after-cure; then—back home. Back to the doctor who has by that time returned from his summer vacation. And you resume the automobiling and heavy lunching and heavy dining and heavy supping, all the "pleasures" that are killing you. And you resume paying large sums to your fashionable, sympathetic, easygoing doctor, who "understands the weaknesses of human nature and makes allowances for them." And the following summer—back to the cure.

If you wish a pleasant holiday go to Europe and enjoy yourself, taking due precautions as to climate and clothing, and food and drink. But don't waste your money and your vitality on cures.

The TRAIL of the "BULL DOG"

Watch the ABBOTT-DETROIT "BULL DOG"

Now Enroute Along the Mexican Border

A stock car on a journey of 100,000 miles. Never before has any car undertaken a journey of such magnitude. So great a task has been considered impossible even with the highest priced cars. Over a quarter of the trip already covered and the car running better every day.

All Abbott-Detroit cars are Bull Dogs for getting there and for sticking to it. At home in the city, mountain or plain.

A fifteen hundred dollar car with the appearance and characteristics of a four thousand dollar car. If you are looking for quality, workmanship and finish in a car, then see an Abbott-Detroit before you buy

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Just plain old-fashioned honesty of pu
Absolute purity of materials.
Operatives of the highest grade and scru
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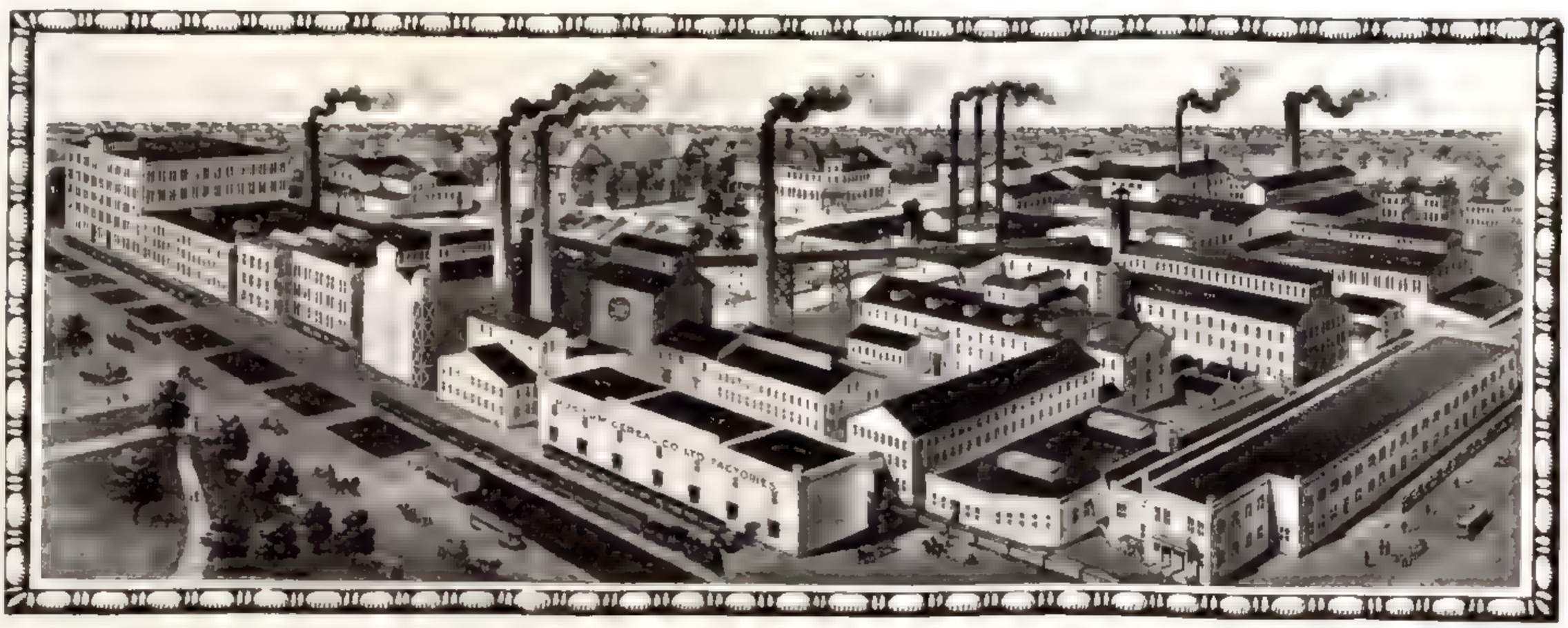
"There's a

The Postum Cereal Co., Ltd., of Battle Creek, Michigan, produce
its immense output of *Postum* and *Grape-Nuts,* more than 300,000,
that typically American cereal, ripe white corn. Appetizing, wholesome

Post Toasties — *"The M*



Pure Food Factories of the Postum Cereal Co., Ltd., Battle Creek, Mich., U. S. A. Where Postum, Grape-Nuts and Post Toasties Are Made.
Probably the Largest Cereal Pure Food Factories in the World.—"There's a Reason."

Tens of thousands of people are shown through these fact

rpose from the first day until now.

pulously clean.

itics and visitors at large.

Reason"

d last year (the sixteenth year of its existence), in connection with 000 delicious, satisfying breakfasts of ***Post Toasties*** — made from and universally popular.

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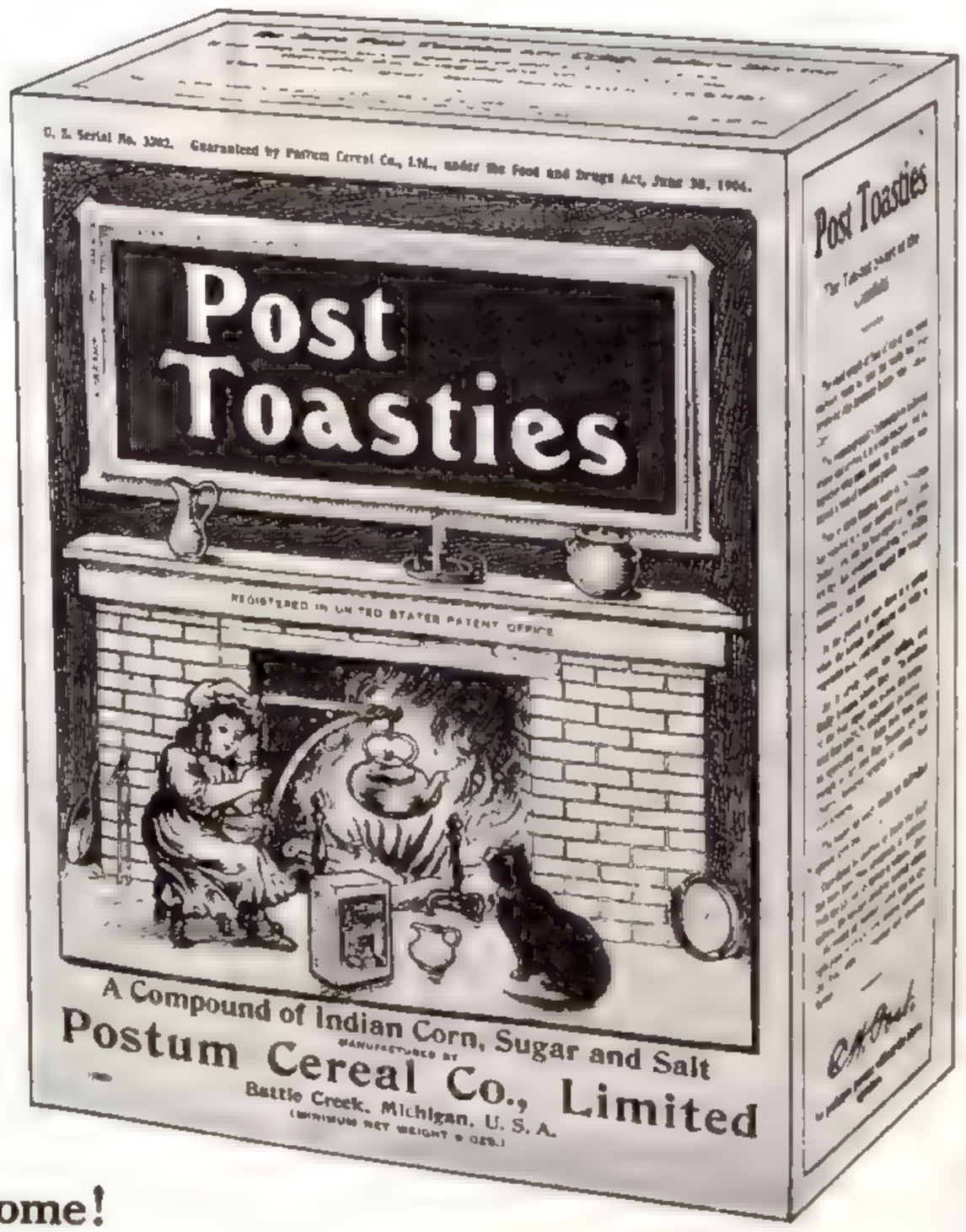
The substantial development from the "Little White Building" of the past to the modern factories of today is a token of the approval of excellence by the users of *Postum*, *Grape-Nuts* and *Post Toasties* all over the World.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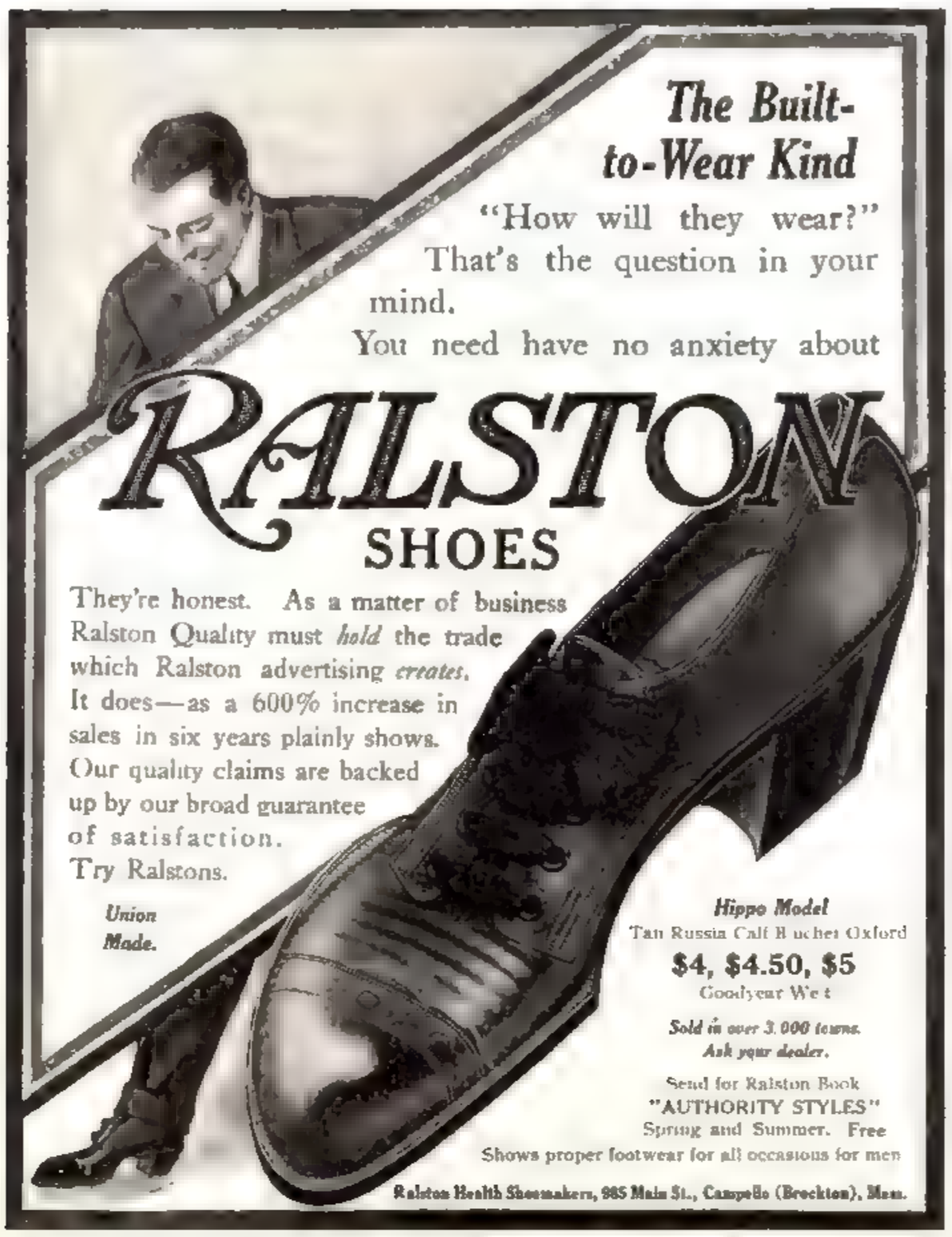
Post Toasties
A Compound of Indian Corn, Sugar and Salt
Postum Cereal Co., Limited
Battle Creek, Michigan, U. S. A.

ories every year—Visitors always welcome!



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You need have no anxiety about

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They're honest. As a matter of business Ralston Quality must *hold* the trade which Ralston advertising *creates*. It does—as a 600% increase in sales in six years plainly shows. Our quality claims are backed up by our broad guarantee of satisfaction. Try Ralstons.

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Send for Ralston Book "AUTHORITY STYLES" Spring and Summer. Free
Shows proper footwear for all occasions for men

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O'Sullivan's HEELS of New Live Rubber

The Light, Elastic Step of Youth

All healthy young people walk with a buoyant and springy step. That is because they walk Nature's own way. They have not worn hard leather heels long enough to destroy the natural resiliency and elasticity of their feet.

Every step you take with hard leather heels sends a jolt through your spine and nervous system. When you consider that you bring the weight of your body down on a hard pavement every time you step you can realize what injury this constant pounding causes to the delicate machinery of your body.

That is why most grown people are bothered with some kind of foot trouble. Their leg muscles lack tone; their feet hurt; they have aching pains in the legs and back; and they tire easily after a short walk. Put a cushion of new live rubber under your heels and

O'Sullivanize Your Walk

Go to the nearest shoemaker, pay him fifty cents and have O'Sullivan's Heels of New Live Rubber attached to your shoes. Then get out and walk.

You will feel as if you were walking on air. You will be surprised at the ease and smoothness of your walk. It is the light, elastic step of youth.

You will find that you can walk much farther without fatigue, and that walking has become a pleasure instead of a conscious, tiring effort.

O'SULLIVAN RUBBER CO. Lowell, Mass.

Late Summer Gardens

By Archibald Rutledge

Making Them Yield Till Frost

GARDENERS may be classified as those who know how to grow first crops and as those who know how to grow both first and second crops. The former class is largely in the majority, and is filled with amateurs and those who do not understand the ways and means of succession in garden growths. They get only about half of what a garden should normally yield; for, as a general thing, after green peas, strawberries and the first crop of head lettuce is over in June, they give over their land to its foes—to grass, weeds, drought and like abominations. They may have a little late corn, cabbage and celery; but they fail to produce what should be expected of every practical gardener.

The first step toward a second crop is the clearing away, root and branch, of any remains of the first crop that stand in the way; remembering, of course, that under certain conditions—some of which will be mentioned in this paper—the old growths may be utilized in assisting the second crops to get a start. Too much emphasis cannot be laid on the absolute necessity of getting the garden ready for second plantings. It will not do at all to stick in a few seeds here and there between growing or dying plants, especially between rows where the soil has been packed by much tramping.

To be fair to the plants, the soil should be as thoroughly prepared as it was in the spring. We hear a great deal these days about the virtue of aerating water and milk, but not enough is said of the value of aerating soils. The air is a cleanser and a purifier. The consistency of a soil—and, therefore, its fertility—is in part determined by the amount of air it holds or by the ease with which it absorbs the atmosphere. The air also freshens and invigorates the earth, transforms sour conditions into wholesome ones. Wholesome earth is among the capital demands of plant life. Therefore the ground for second plantings, whenever at all possible, should be plowed, spaded or stirred vigorously in some way to a depth depending on the nature of the crop it is to receive.

Second Crops in Their Season

For second crops it is not advisable to use fresh manures, since the heat of summer and the drought are liable to create conditions that will scald the young growths. At this season neither the soil nor the plants can stand the heating fertilizers that they can in the early, cool days of spring; and, unless the manure is old enough to have lost its heat, it should not be used. All seeds for the late summer garden may be planted deeper than those put in early; germination will be almost as quick and the sources of permanent moisture, deep in the soil, will be closer to the roots. Of course this extra covering of soil should, in any case, be only slightly heavier than that ordinarily used. Seeds that are buried are apt to stay buried.

One other general feature should be kept in mind in second cropping: only seeds of early, short-season varieties should be used. The necessity of this does not arise alone from the fear of frost, but rather because a long-season plant, if set back at almost any time during its growth, will take longer to recover than the rapid growers; indeed, the plants of slower development, when once retarded, seldom reach maturity. Sweet corn arrested in growth by two days of sour weather has been known to be permanently stunted, although the subsequent part of the season was very favorable.

So far, no vegetables suitable for second crops have been mentioned; but it is only because this matter of soil treatment in midsummer is so vital that, unless it be properly considered, there will be no use in bringing up the question of vegetables at all. To be definite: Suppose a man has a second crop of corn—say, six inches high—that is his delight and pride, sweet corn on which he has already sprinkled salt and spread butter; and suppose that toward the end of July a drought should set in, a dry

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Neatest and smallest. Cannot unfasten or slip.

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Men prefer it because it will not tear the stocking and will not bind the leg

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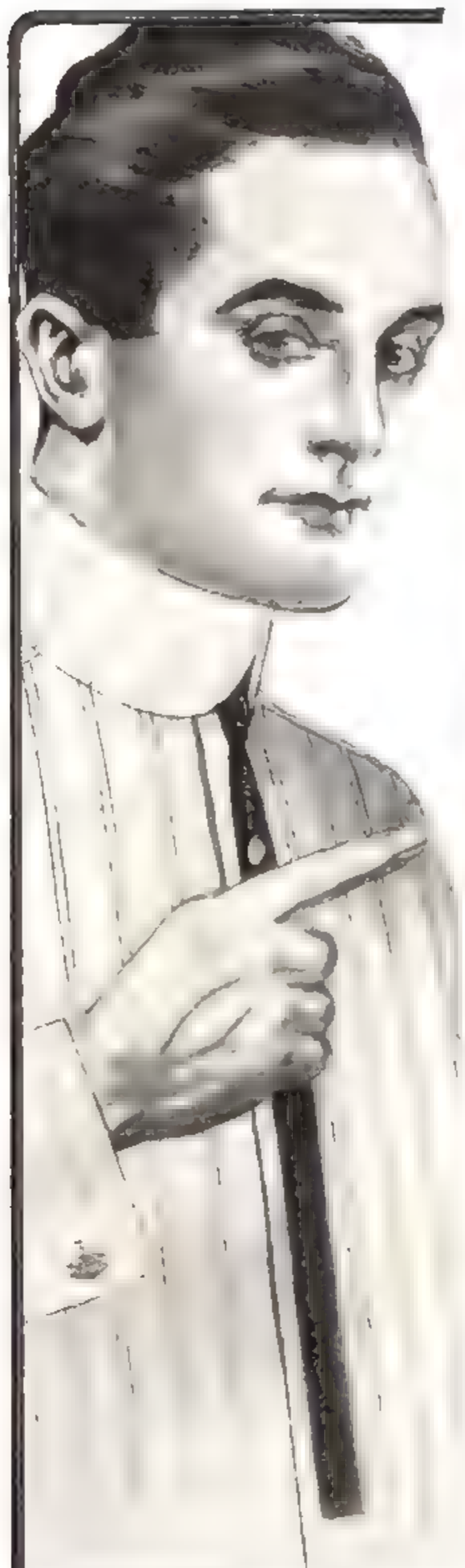

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SHIRTS

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spell, with dust storms, a brassy sun, a copper sky and all the rest of it. What is the gardener to do about his suffering crop? Perhaps he has a hose; perhaps only water that can be run into trenches. Shall he water his corn or shall he dry-farm it? The question is not which method will be kind to the corn, but rather which will deliver the ears. Watering can be made helpful; but the gardener should be as careful about its use in midsummer as he would be about the use of commercial fertilizers. Phosphates are essentially hot; water is potentially hot, needing but the sun and the close air to change it from a plant food to a plant poison.

If the gardener be determined to water it should be done late in the afternoon: this will enable the plants to drink during the night and will also cool the surface of the ground. If water be used while the sun is shining the hot ground will suck it up and the surface of the soil will be caked, a condition especially favorable to rapid evaporation, thus defeating the very purpose of watering. Sprinkling is safe on a cloudy day; especially if, after the ground has dried sufficiently, the gardener will go over it, stirring it with the hoe or cultivator, and so avoiding the baked, crusted condition that is so retarding to plant growth.

Reverting now to the suffering corn, we shall find that a simpler and surer form of relief for it is to use the so-called dry-farming method—that is, so to keep the earth stirred about it that a dust mulch will be formed, which effectively keeps the underground moisture from evaporating. For thousands of years farmers all over the world have been working their crops; but practically all of them lived and died ignorant of the scientific purpose of it, which is merely the conservation of life-giving moisture. The finest melons in the world are said to be grown by the Bedouins, who keep a dust mulch a foot or more in depth about the roots of their melon vines. The soil, when not disturbed, sets up a capillary system, through which precious moisture rapidly passes, escaping to the air; but if these minute canals are destroyed, then there will be no upward escape for the water drawn from deep in the earth, which will, therefore, be gathered about the roots to nourish them.

The Vegetarian's Delight

A man might just as well eat a brickbat as an old beet; yet, every summer, men who appear to be good gardeners in many other particulars treasure and save old beets, growing tougher and more woody every day. Fresh young beets, quickly grown and quickly eaten, are among the most delicious of all the vegetables. Moreover, beets require little care. To be sown, to be thinned, to be eaten—the history of their life is a simple one. Throughout the summer, from the first of April to the first of September, beets should be planted every two weeks; and if the first rows be set reasonably well apart the succeeding crops can be started between them. In this way an entire summer's crop may be gathered—and gathered tender and sweet—from a small garden space. It is a poor plan to transplant beets; they never attain the delicacy of flavor of those that have been permitted to grow where they were planted. It is far better to sow the seed very sparsely and thin out if necessary; the beets will then come faster and will be much better in quality.

There is no use for the average gardener to plant late potatoes when the early varieties yield about as heavily, keep as well and develop with so much dispatch. Early potatoes, if put in about the middle of March, have pretty well completed their growth by the first of July—though they should not be lifted until their tops are dead, which may not be until the first of August. Toward the end of June, one of the short-season varieties of sweet corn should be planted between the rows of growing potatoes. A hoe is the handiest implement with which to prepare the ground for this crop. Corn put in at this time will be bearing through the waning September days. Planting between potato rows has the virtue of giving shade and moisture to the young corn sprouts; and, by the time the potatoes are taken out and a little fresh earth is pulled up to the cornroots, the stalks will be tall enough and lusty enough to resist the adverse conditions of drought and excessive heat.

A second crop of climbing beans may be grown on this sweet corn; but, unless there

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Where we have no regular dealers we ship on approval for 10 days' trial. Freight paid both ways if not as represented.

Bohn Syphon Refrigerators are lined with Genuine White Porcelain Enamel—not paint—no seams or corners to catch dirt—kept immaculate by simply wiping. This lining is non-porous, strictly sanitary—does not discolor, crack or peel like so-called enamel which is merely enamel paint.

We also make the popular Minnesota Refrigerator. Our prices range from

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Send today for both Minnesota and Bohn Syphon Catalogs and Terms—and select *your* most economical refrigerator.

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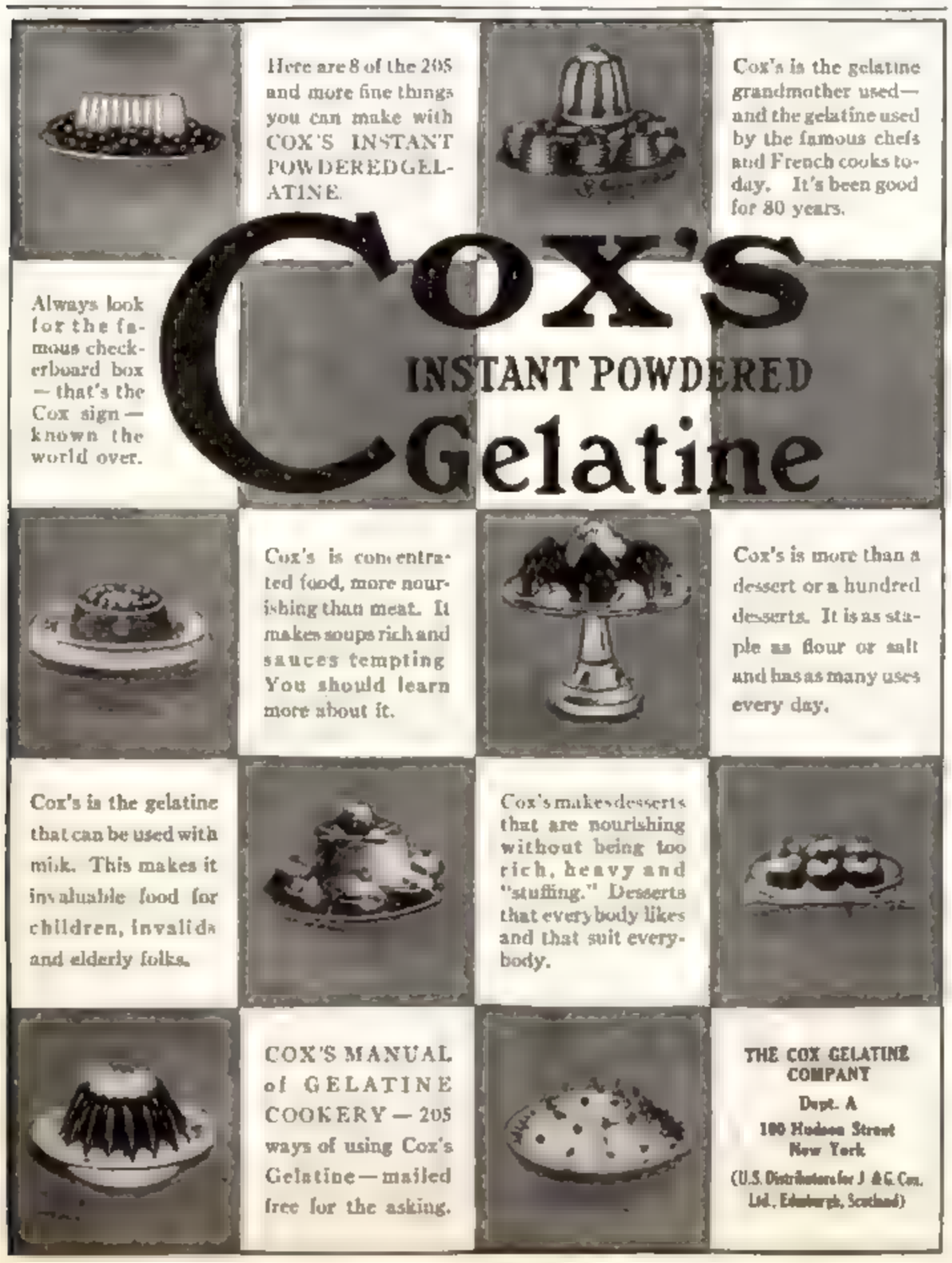
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59 W. 42nd Street

is no other place to put them, this is not recommended—for all vine growths have a tendency to strangle, to dwarf and to smother the stalks to which they cling, becoming, therefore, parasitic in their nature. If the soil is strong, and can stand a second crop planted just where the potatoes grew, it is an excellent plan to start rows of celery between the corn. By August first the potatoes will be out of the way and the corn will be two feet or more in height, its broad leaves affording just the shade that is so necessary for young celery plants. Then, when the cornstalks are taken out in late September, the earth may be hilled up on the celery and it will have five or six weeks in which to develop.

July is the month for early tomatoes and August the time for the midseason and so-called late crops; but why doesn't every gardener have huge, luscious tomatoes far into October?—or just as late as the arrival of the first hard frost? Of course the summer vines will still be supplying a few half-hearted-looking specimens, but their strength and glory will have passed. It has been found that tomatoes started when the second crop of corn is put in will develop wonderfully toward the close of the year; and when autumn winds are sweeping through the bared garden the tomato vines may still be aglow with delicious fruit, mellowed and ripened by the soft October sunlight. Surely a good finish to the gardening year is better than a good beginning; and the measure of a gardener can be pretty accurately taken by the appearance of his garden in the fall.

In a previous paper in THE SATURDAY EVENING POST a method of growing late peas was described; so here it will only be said that, to have a successful crop of this delicious vegetable, only the early, round-seeded varieties should be sown, and that successive sowings may be made up to the latter part of August. These late peas should be given a cool place in which to grow—and grow they will if given the proper cultivation and care. There is, perhaps, no greater treat than green peas eaten on the eve of frost; and one's appreciation is heightened by the fact that eight months separate the fall and spring bearings.

Beans That Bear the Best

A second planting of lima beans about June first will insure vines bearing up to the end of the season. Tall limas do especially well against a woven-wire fence. The second planting is apt to be better than the first, for beans of all kinds are so delicate that they are liable to rot and to become dwarfed in the spring if the ground is at all chilly. Beans delight in rich ground, in hot days, in humid nights and in plenty of air and sunlight, so that their leaves may breathe and drink deep of the growth-giving elements of the atmosphere.

Bush beans—the string or the stringless varieties—like beets, should be eaten young or else thrown on the compost heap. Consequently they should be planted about every three weeks, from the middle of April to the first of September. The still, mellow days of early autumn seem especially favorable to their growth; during the first two weeks of October I have picked a bushel and a half of green-podded beans from two rows, each thirty feet long. And their flavor was superior to the flavor of beans grown in the spring.

There are a few other vegetables that can be grown in the late summer—cabbages, turnips, carrots, and the like; but these are so common that every gardener understands about them. Whatever else the practical gardener may have among his second crops he should certainly include those that have been mentioned—sweet corn, celery, tomatoes, beets, head lettuce, green peas and the different kinds of beans.

Aside from the inestimable advantage of keeping the home table supplied with fresh vegetables during the waning weeks of summer, if the gardener cares to sell what he cannot use he will find that excellent prices will prevail. Even sweet corn, which is probably more generally grown than any other late crop, seldom gluts the market; while the vegetables supposed by most people to belong wholly to the spring and midsummer are eagerly bought. There is great pleasure and satisfaction in keeping the garden in bloom and bearing until the time of frost; and, besides the economic advantages thus derived, there are those that come to any man who strives intelligently against conditions not wholly favorable and produces results.

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It is an agreeable thought that the chocolate that tastes so good is so wholesome;

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Guaranteed for one year—Price $385

Part for part it is as well built as a $6000 automobile. As reliable, as efficient, and, except for excessive speed, it is as capable. (Max. from 25 to 35 miles per hour.) To replace a complete set of tires costs only $47.50.

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Dealers—Our national advertising is arousing interest among tens of thousands of people who want to purchase the Motorette. There is still some choice territory open. Get in your application right away to become a Motorette dealer. Address Sales Manager.

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Out-of-Doors

Golf for Beginners

AS TO good form in golf, authorities have always differed and always will, and all golf arguments are stubborn ones. Of half a dozen great golfers scarcely two will show the same style. For instance, there recently came up out of the caddy ranks—fruitful field of champions—a champion who won many medals with a style of golf that horrified a lot of other champions. He seemed not to know what a full swing in golf meant, and made even his longest wood-club shots with no more than a half or a three-quarters swing, probably restrained by the habits of his caddy days, when the only club he could afford was a cleek. Some artists are above rules. One of the most accurate archers shot from his stomach, with his bow held crosswise; not a pretty fashion, but in his case effective. It is questionable whether all cowpunchers ride according to books on horsemanship. Scarcely any two great trap shots hold to the same position. Wherefore let us not hope to find on any printed page the last word as to form in golf; for in golf, as in life, to a great extent each man must dree his own weird.

There are, however, certain underlying principles in life, success, art, golf which admit of no opposing argument. That we should advance on the line of least resistance is an axiom alike of savagery and of civilization. That we should not work at a mechanical disadvantage is an axiom in industry and in sport. A good navvy shovels dirt on the dump in far better form than any beginner can hope to do. So it is not useless to attempt a few underlying principles of the ancient if not always honorable game of golf.

Let us take the question of the drive, or the work with the wood club, which to many is the most fascinating part of golf. It is a keen delight even to a scoffer to hear the dry crack of the club and to see the little ball start off low and fast as a bullet, perhaps rising like a bird at the end of its flight, for some reason not at first explicable to the observer. How can we do that a good part of the time, and why do we so many times fail to drive well? How shall we stand? Where shall we put the ball before attempting to soak it in the midriff?

Some easy analysis is possible in answer to such questions. The golf ball is not driven by force, but by art. It should be struck easily and not with all the muscular exertion of the entire body, but struck with the whole body and not with the arms alone. The club's head should pass through along the line of an ellipse, and not that of a circle, in driving. These are a few things which, if remembered, will help a beginner to better his driving. They are what may be called basic truths.

The Proper Stand

In addressing the ball let the feet separate until you stand firm, but do not sprawl. Your head is to stay where it is, looking at the ball. Your body must turn, but you must not heave and you must not crowd—that is to say, you must not try to hit the ball too hard, which is a common fault of beginners. Your toes will point out a little naturally. Your position will be mechanically right in this case, because it will allow your body to turn without binding or cramping. You will naturally and easily go up on the left toe in the back swing, on the right toe when you have carried through. You will have got the longest possible ellipse to your swing and the freest possible position of the body, which mean that you are most apt to be able to do the thing right, not once but many times. Your driving habit will thus begin and grow fixed in good form, and you will not be working against yourself and against a self-imposed handicap.

Where shall the ball be placed on the line of right and left—which we may call the firing line? The easiest and most customary way is to place it midway of the feet. Yet you will see a great many amateurs who play the ball from that position; who usually drive a high ball, and one with considerable slice on it. They do this because in the forward swing the hands come through ahead of the club-face. What you want to do is to put the most speed into the club-head at the right place, because that means longest distance. You

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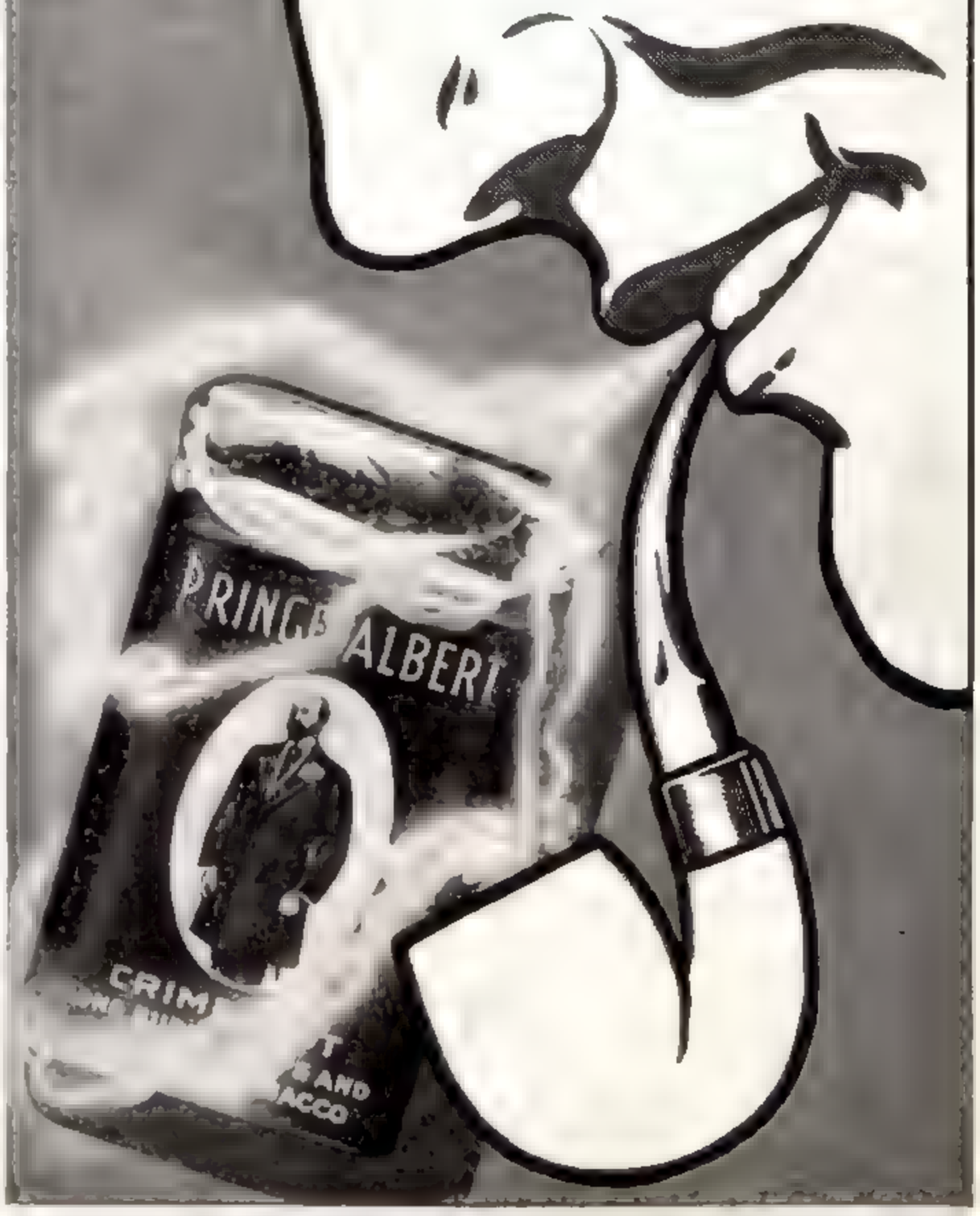

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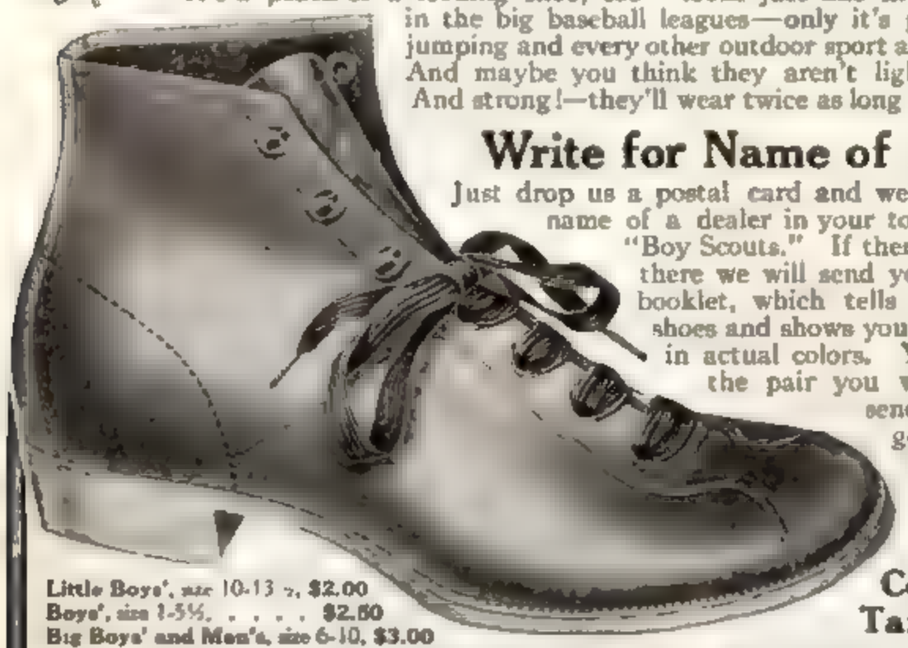

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want to hit the ball just a little under the center, if anything. If you top a ball or slice it you don't get the distance. A good many players fail to drive well because they play the ball too far to the right.

It is an axiom of golf that as you carry back so you come through. Therefore stand with the head fixed, with your eye on the ball. Rather, indeed, look just a little behind the ball, and imagine the club-head cutting through the grasstops or the foot of the low tee. It is hard to hit the ball without that quick side glance to see where it is going; but you must learn to keep your eye there on the ball, and not out on the fair green. Come back deliberately, but not too slow. Don't pause at the top of your swing, and don't try at first to put too much power into it. Take it easy until you learn good style.

And, of course, you must carry through. Watch the duffer. He squats, swipes or squirts at the ball with his arms, seeming to think that it is all over after he has hit the ball from his flatfooted position. His club-head jerks in anywhere to the left after the shot. Such a man does not play golf. The ball must be swept up on the club-face, easily and cleanly, and the arms, body, legs and feet all do that, the result of the drive being the energy-combination of all these units, and not the force of some part of them. Keep well inside of yourself. Do not be grotesque, but carry through, and far through. It is the one great principle of golf.

The Grip and the Stroke

How shall you hold the driver? Certainly not like an ax. Watch the amateur's desperate grip on the shaft. His mechanics are altogether wrong. You must have that ellipse which means the club-head must go back properly, else it cannot come forward properly. Now, if the right hand is clutched tightly on the shaft, one set of muscles is working against the other, and you can't get a good back swing. Your body gets out of line, and so does the ball. As a matter of fact, the power of your drive does not come from your right hand, but from your left. Of course, you see your hands must be close together, although perhaps it is not necessary to lock your fingers as some drivers do. By taking hold of the shaft firmly with your left hand, with the thumb coming square across the top of the shaft, you can apply the power of your body. Your right hand must give the direction of the drive. It is very likely that a wrong grip with the right hand is one of the commonest errors in form. Too tight a grip with that hand may bind the whole stroke.

Try taking hold of the club with your right hand as though between the front of your thumb and the middle of your forefinger, not gripping tight with the lower fingers and not letting the shaft run up into the hollow at the foot of the thumb. Just let the club lie and shift so, easily, as you address the ball. Now, for the sake of the experiment, bring your club back slowly and watch what happens. The shaft comes back into the hollow of the thumb as you draw back, does it not? Yet it has done this easily, without cramping or binding, has it not? You left room in your right hand for that. The club swings easily back and front, does it not? That means that your hands are free, that your body has not gone out of alignment, and that at the finish of the drive your wrists are not cramped. On the contrary, if you hold the driver in this way, not too tight in the right hand, your wrists will be free to give that lifting, snappy turn at the impact on the ball, which is the last act and the last word in driving. That is what gives the extra yards of carry and roll.

Your right foot a little back, your toes a little out, your feet well apart, the ball to the leftward, the left hand tight, the right hand loose—see if your reason does not seem to approve these as features of good form in the drive. You can hit the ball otherwise, but in what other way will you be able to hit it as readily, as cleanly, as straight, and as far? Other forms may carry you even to the championship, but this form is most apt to keep you there after you have, by, say, a dozen years of play, made it habit. Above all, remember that a good drive is not done by a ponderous, axlike blow, but by a steady, long and snappy swing. It looks ridiculously easy, and it is a beautiful thing when well done.

It is a nice art, that of driving, and driving may easily be spoiled by a bad stance,

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a bad position of the ball, or a bad position of hands or elbows. Not all human anatomy is alike, however. Study the theory of a good drive, and then adjust your own joints and muscles to the theory. Faults in driving are: to stand too much over the ball, to pull the hands in too much at the end of the stroke, to check and not follow through, to grip the club too tightly, and to crowd the stroke too hard. Try driving the ball fifty yards at first, not attempting two hundred and fifty. A ball down the center of the course is much better than one driven into the tall grass much farther on. Don't keep your eye on top of the ball, for you are apt to hit where you are looking. Look on the ground just back of the ball.

The amateur slices his ball usually by standing in such a way that he hits the ball to the left, or inside, of its center. His hands come around ahead of the club-face. The best way to correct this slice is to get the right foot farther from the ball. Practice on it with a half swing. Get the head of the club to come through even with the hands and not behind the hands. You slice a ball because you hit it with the club-face at an angle, and inside, so that you give it a spin from left to right.

You may pull a drive just as easily as you slice it, and if you try to hit your ball too hard you are very apt to pull it. You almost certainly will if you push the club out from the body when you hit the ball, because air pressure on the right side of the ball makes it curve to the left. If you continue this practice of pulling, probably you are drawing your club in too much at the end of your swing. Aim to shorten your swing, and try to let your club-head, after the shot, point along the course of the ball, and not swing over your left shoulder. In the same way, to avoid topping your ball, don't play the ball so far to the right that your club-head catches it while it is coming down. Try edging the ball a little to the left on the line, until you can get square against its center or just under it. Don't shorten the ellipse of your swing into a circle, because that means your club comes down too quickly on the top of the ball. The circular swing is for short iron, and not for long wood. "Circle for iron, ellipse for wood," may be a good catch-word to remember.

The Approaching Irons

That very useful club, the cleek, which next will be handed you by your caddy in all likelihood, is an iron that should by no means be sneezed at if you want distance and roll. Sometimes it will get you more than your brassy. If you have a bad lie you can even get distance by making a jerk or chop shot with the cleek. Don't be afraid of breaking it; slam it through the ground until you get low enough to cover your ball. It will give a low flight and a good roll, because its face is not much laid back. Notice now that you are still doing what may be called driving, although you have your first iron in hand. Your ball has edged still farther to the right on that firing line; you are still a little more over it; and your swing is still more restricted and nearer to a circle than it is in using the brassy.

Your approaching irons are the midiron, mashie, and once in a while the niblick for a bad lie, where you have to cut out the ball with a heavy club. Now your ball still more is edging over to the right on the firing line. You are getting up over your ball more, and as you get closer to your hole your swing is getting more and more toward a circle. You are apt now to put a ball up high in the air and not to play beyond the hole, which latter is better than to play short of it. Don't make your swing too near a circle if you have much distance to go. Remember that if you want the ball to run you want to lengthen out your back swing. If you want the ball to drop dead bend the arms more in the stroke, so that you will get a backward spin on the ball. Remember always to keep your eye on the ball, or just back of the ball, and don't look to see where the ball is going until after it is gone. Remember that distance traveled up in the air does not get you anything, and, when you are close up, aim rather to clear beyond the hole than to fall short of it. Also remember to keep the club-head low along the ground. Lastly, remember that you must follow through in all these iron shots, of course, although not so much in the short shots and lofting shots as in wood-club work. In this short iron work,

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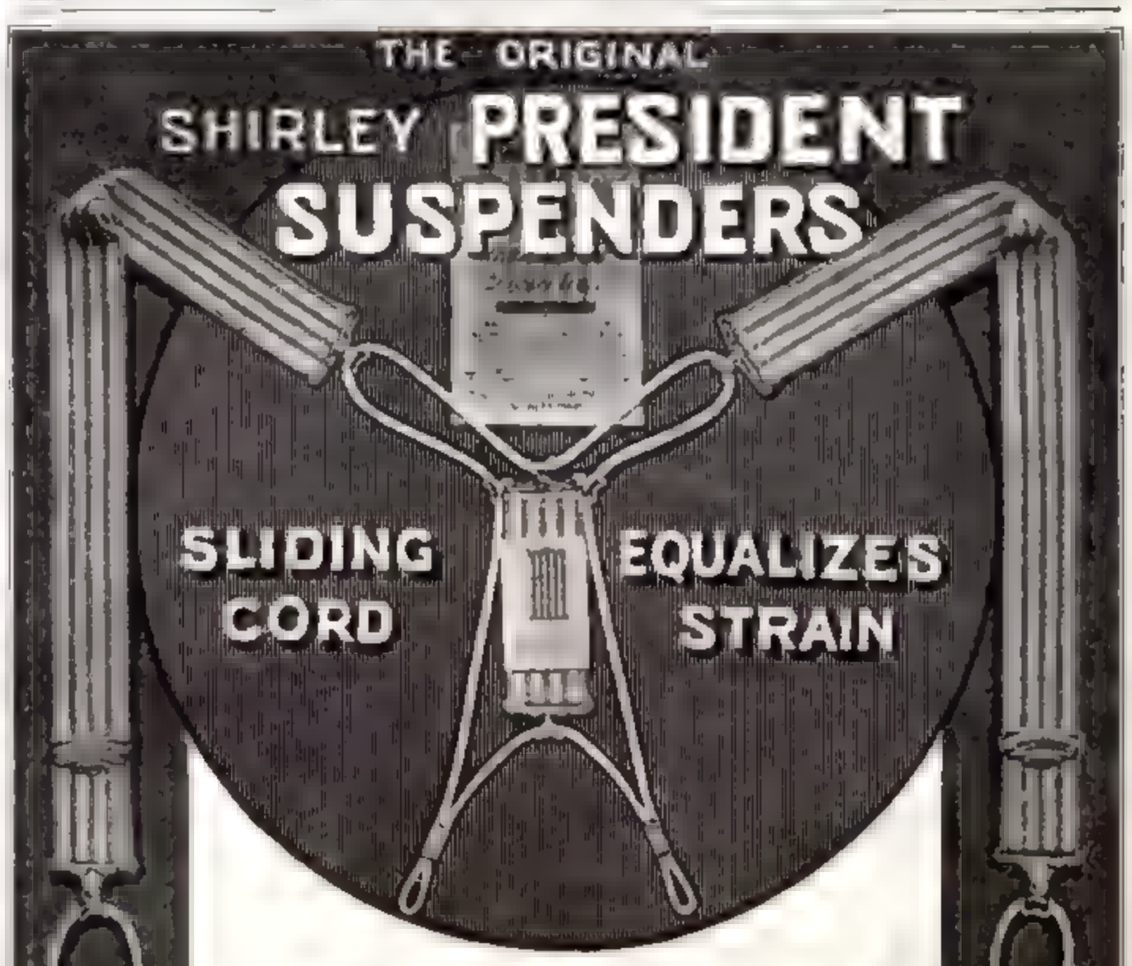

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also, you can stop just for an instant, at the top of your back swing. It is steadying. It will make you a trifle more apt to hit the ball, too, but remember that if you draw back the club too far you are apt to play the ball too far. Remember also that if you forget to follow through the ball will drop short of where you thought it was going to stop. You are more apt to play short than beyond your hole, and you are apt to think that if you just get on the green you can hole down in two. You can hole down in one if you make this last approach shot with the skill of the professional golfer who wins games.

As you have got closer to the hole, you may say in general terms, your right foot has got closer to the ball, your backward swing has become more circular and your hands have gone down farther on the shaft of the club, because you are still more up over the ball. Your feet are also getting closer together now, and you are facing toward the hole more fully than you did when you drove off from the first tee.

If you have followed yourself through all of your plays up to this point you will, perhaps, have seen that, barring the cleek, these irons are quite different from the wood clubs in their play. When you get beyond the cleek forget your full swing. Shorten up and you will become more accurate.

If you are trying to clear a bunker and want to play high, shorten up the swing, play under the ball, and carry through. In a sandy lie take plenty of sand, and far back in the sand.

On the Putting Green

Lastly, brethren, when upon the putting green remember that putting is different from all else in golf; that in it good form is less necessary than in any other play of the game; and that individual instinct as to direction and force come more into question. You can let your right thumb run down the shaft by this time, if you like. Shorten up your grip now, and get perfect control of this little iron. Come back deliberately, and come back far enough with your swing, because that means always less need of power in the stroke—a rule that is true in every play of the entire game. Line out your shot with a movement of the clubhead, and still remember to keep your eye on the ball and not on the hole. You may putt with the ball almost anywhere that pleases you. Some have it about opposite the left foot, some midway between the two feet, which are equidistant from the line—the same position, only more drawn in, that is used by the average man in driving off from the tee. It is your arms that do it, however—your arms and your eye and your good sense as to the amount of friction the ball is going to get from the grass of that particular green. Nothing but a shot or two will teach you about this latter feature of the game.

It is the putter, the despised putter, last item in the list of the golfer's tools, which has of late come near to disrupting the ancient and honorable game of golf itself. Indeed, it is upon the putter that there rests the decision whether this is America or still one of the South Sea provinces of Great Britain. To a plain man it would seem that it should not be vital whether or not a putter be made in Schenectady, Troy or even Poughkeepsie; and still less vital whether or not its handle should run into its middle or continue around a curve. Choke-boring a shot gun or special-boring a rifle barrel was considered fair and really good form both for England and for the United States—until Americans began to beat Englishmen with both shot gun and rifle. We suppose it to be equally criminal to beat a Britisher with a putter. But in this country, why not play with any putter that pleases you and gives you a good score, and why not let British golfers do the same if they like? Allegiance to St. Andrew or any other saint is not essential to having a good time outdoors. This latter desideratum is held to be the one good thing herein.

Of all the parties who go home from the golf links in automobiles, street cars, or afoot, some few will be happy. They have played well. The others do not think the outlook for crops or business at all encouraging. They have played badly and are aware of it. Of all games, golf has perhaps the smallest percentage of uplift to the soul. That is because so few begin to study it before they begin to play it. When you win you see the uplift.

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GOVERNMENT SALE These shoes made for the U. S. War Dept., were worn but they did not need them and, rather than, offered them at sacrifice sale. Not a single pair has ever been [illegible], brand new, [illegible] and elegant tan canvas uppers, [illegible] quality government leather [illegible], [illegible] and last made solid leather [illegible] inner soles, [illegible] type sewed. Will give excellent service and a tremendous bargain, for every day wear where best canvas shoes are wanted. It will pay everyone to lay in a supply at this great saving. We offer them at less than cost to make. All sizes, men or women. Send us at once 95c for each pair desired, state sizes. We will at once send them to you, charges prepaid. Money back if not satisfied.

$1.15 Prepaid

Genuine New U. S. Army

Felt Hats, worth $3 to $4

These hats are wonderful bargains at our Special Low Government Sale Purchase Price of only $1.15. Cannot be bought at retail for less than $3 to $4. New, never been used. Guaranteed genuine U. S. Army Felt, Stiff Brim, attractive, very durable Color, Army Tan with Olive Silk Band. Two rows of stitching around leather sweat band. Sent to you at $1.15 and if not satisfactory we will send the hat back and money will be refunded. **Catalog Free** containing hundreds of other great bargains in Government goods sent upon request. Write today.

Cal Hirsch & Sons, U. S. Dept. 26, St. Louis, Mo.

Why Pay Extravagant Hotel Rates?

THE CLENDENING 180 W. 103 St., N. Y. Select, Home-like, Economical. Suites of Parlor Bedroom Private Bath $1.50 daily and up. Write for booklet G with map of city.

Period Styles in
Macey
SECTIONAL
BOOKCASES
SHERATON . . . YOU
COLONIAL . . . WOULD
ARTCRAFT . . . LIKE THEM
CHIPPENDALE . IN YOUR HOME

CHIPPENDALE

MERCHANTS . A HANDSOME
SELL . . . 64 PAGE
THEM . . STYLE
EVERY- . BOOK
WHERE . FREE

O. H. L. WERNICKE, PRES.
FATHER OF SECTIONAL BOOKCASES
The Macey Co.
GRAND RAPIDS MICHIGAN

Water Stains are Needless

THAT mottled or blotchy appearance on your concrete, cement or stucco residence is—*a needless disfigurement.* You can remove it—make the surface uniform in color and protect your building against inroads of dampness by applying two coats of

Glidden's Liquid Cement

"Wears Like Stone"

This material is to concrete and cement what paint is to wood. It comes in a variety of shades and can be applied with a brush. Any painter can do the work. The cost is small and the economy in the end to use it for it produces a permanent, beautiful surface, proof against time and the elements.

The building above is one of many all over the country that have been treated with GLIDDEN'S LIQUID CEMENT. Write for booklet telling all about it and give us the name of your painter. Address

The Glidden Varnish Company

Cleveland, U. S. A. Toronto, Canada
Branches: New York, Chicago

SALESMEN, MAKE BIG MONEY! Among our trade taking orders from retail merchants for our famous [illegible] Chewing Gum. Build a permanent business. Benefit by our [illegible] We help you. [illegible] BOSTON CHICLE CO., 63 Bryant St., Malden, Mass.

The Consumer Behind the Counter

(Continued from Page 7)

stores have distributed over one thousand million dollars in dividends. It has been an easy, an almost unconscious, saving. The money has accumulated during the quarter with every purchase of lard or liver. Out of this thousand million dollars, out of this annual fifty-four millions of dividend, comes the capital of the coöperative store.

Capital is as necessary to a coöperative store as to a newspaper, factory or railroad. And capital has been obtained. In place of the original one hundred and forty dollars with which the Rochdale pioneers began, the retail coöperative stores have a capital of one hundred and seventy-five millions. If they want more they can get it.

In the cooperative store capital is the servant, not the master. It is paid a fixed wage—of four or five per cent a year—while the profits go to the people who buy. A few big stockholders cannot gain control, for no one is allowed to hold over two hundred five-dollar shares, no proxy voting is allowed, and each stockholder, whether he holds one share or two, has one vote—and only one. The great financiers of England are not tempted to buy up the retail cooperatives. It is not their sort of a game.

In the "democracy of the store" every member must have at least one five-dollar share. He need spend for it only one quarter of a dollar—one shilling—in actual money; but as soon as he does that he receives a full dividend on his purchases and from that dividend a quarter of a dollar is withheld every three months, until even the most thriftless member is an owner to the extent of one share. Many cooperators, however, put as much money as they can into the store. The share is never worth more than five dollars, because you can always get a new share for that price; and it is never worth less than five dollars, because you can always get your money back. The capital of the store is used as a savings bank as well as an investment. Just before a Bank Holiday and at Christmas tens of thousands of cooperators all over England come up to the wicket, bankbook in hand, and withdraw from the coöperative treasury hundreds of thousands of dollars. Sometimes the member's whole capital is withdrawn. A spinster, who has saved a dowry at the cooperative store upon what she has eaten and drunk and worn, draws out her five hundred dollars on the day before her wedding. A sick man pays his doctor's bill with his accumulated dividends on sausage and cigars; while it was said of one widow, who dealt at the cooperative store, that her many children had eaten her into house and home.

Fair Play in Fair Pay

The coöperative store discovered the consumer. It organized him. It educated him. It built firmly upon his loyalty. This is why it succeeded. It was no better than the consumer—that ordinary man or woman with ordinary instincts, good and bad. The coöperative store appealed to the desire for a quarterly dividend, which is in little the same desire that animates the big financier. It changed bargain-hunting once a day to dividend-hunting once a quarter. The coöperative store did not change human nature.

Because it does not attempt too much the retail cooperative store accomplishes a great deal. It teaches hundreds of thousands to save. It teaches millions the lesson of self-government. It spends every year over five hundred thousand dollars upon education and devotes three hundred thousand dollars to charitable purposes. The cooperative store founds libraries; it maintains a convalescent home. Though they form no political alliances, the coöperators display a steady sympathy toward most programs of social regeneration. Generally the coöperative retail stores pay better wages to their employees and grant them better conditions than do competitors, while a number of the societies give a bonus to all their workpeople. Not infrequently the stores will pay a little higher price for goods produced under fair and reasonable conditions and will refuse to buy from men who have obtained cheapness by means of notorious sweating. The idealism of the twenty-eight Rochdale

THERE needn't be *any* left-at-homes when you own a Detroit Electric Brougham. It's so comfortably *roomy*.

Ample space for four large adults. Wide, deep cushions—richly upholstered—the smartest of equipages for town and suburbs.

The Detroit Electric is the car of *dependable safety*—a woman can drive it anywhere. Its [illegible] control means that if *she* forgets the [illegible] automatically. The Detroit Electric has a new [illegible] exclusive feature. Insures restful, natural position [illegible] means *more room*, greater comfort.

[illegible] Direct Shaft Drive [illegible] gearless, frictionless [illegible]

Battery
Motor
Ad justable Bevel Gear Enclosed

Anderson Electric Car Company
Department 1
DETROIT, MICHIGAN
[illegible] New York, Fifth Ave. and 80th St.; Chicago, [illegible]
Selling Representatives in All Leading Cities

The Detroit Electric Chainless

That Wonder-Land of Colorado and the wonder-way to reach it

Rock Island

VACATION—anticipation—revelation—gratification—
Perhaps we ought to add "multiplication"—for you would have to go again if ever you had made the splendor of Colorado a vacation dream come true.

But first—you would go by the Rock Island. You would board the

ROCKY MOUNTAIN LIMITED

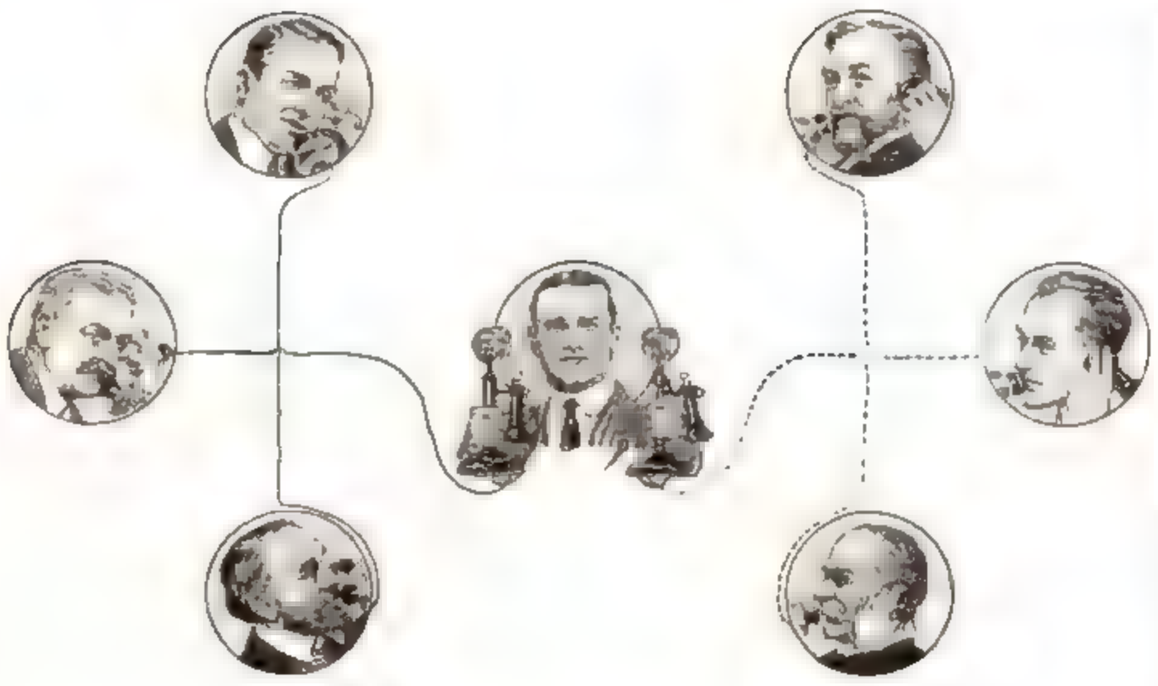
—from Chicago every day in the year—

and promptly forget that there was anything but comfort, luxury, beauty, interest, delightful relaxation—anything but *rest*—anywhere in the world.

Everything you might have looked for in a superbly appointed modern hotel on wheels, and then unexpected novelties that add final touches to the enjoyment of *perfect* travel.

Other splendidly equipped fast trains every day, from Chicago, St. Louis, Kansas City, St. Joseph, Omaha and Memphis for Colorado, Yellowstone Park and the Pacific Coast.

Beautifully illustrated books on Colorado, Yellowstone Park & [illegible] California will be sent free on request to L. M. Allen, Passenger Traffic Manager, 9 La Salle Station, Chicago.



Half Service or Double Expense

TWO telephone systems in one town mean a divided community or a forced duplication of apparatus and expense.

Some of the people are connected with one system; some are connected with the other system; and each group receives partial service.

Only those receive full service who subscribe for the telephones of both systems.

Neither system can fully meet the needs of the public, any more than a single system could meet the needs of the public if cut in two and half the telephones discontinued.

What is true of a single community is true of the country at large.

The Bell System is established on the principle of one system and one policy, to meet the demands for universal service, a whole service for all the people.

AMERICAN TELEPHONE AND TELEGRAPH COMPANY
AND ASSOCIATED COMPANIES

The Only Reason

you could have had for not wearing a soft attached collar shirt is because the

Summit Town *and* Country Shirt

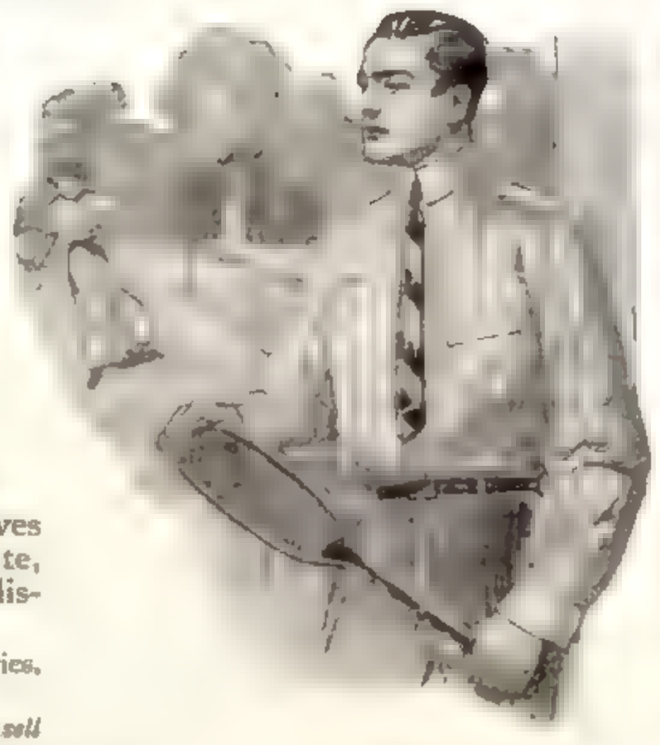
was not made—you wanted comfort, but not at the sacrifice of style.

The soft standing collar attached *right* to the **Summit Town and Country Shirt** gives the dressy appearance of a white, stiff collar without any of its discomforts.

Made perfect fitting in suitable fabrics, coat style.

Popularly priced at all shops that *sell* shirts.

Write for Style Book, giving name of your dealer.



The collar is *right* on the shirt

Guiterman Bros., Makers SAINT PAUL, MINN.

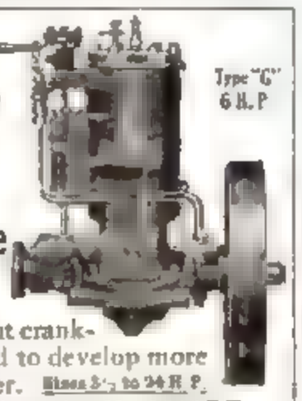
weavers is somewhat diluted. It is somewhat "sicklied o'er" by the vast new prosperity. But it is not dead.

Across the channel and the North Sea, in Belgium, France, Germany, Holland, Switzerland, Denmark, Sweden, Austria and Hungary, the cooperative retail store modeled on the Rochdale plan has taken root. In some of these countries cooperators are more idealistic and not very much less successful than in England. In all these countries the consumer has been discovered—and united. Only in the United States has the cooperative store failed to take root on a large scale. In crossing the ocean it suffered a sea-change. It was applied to America too soon and it was applied ready made, not adapted to American conditions.

As the retail cooperative store spread from county to county and from country to country, as the stores grew larger and their business greater, so between these loose groups of independent institutions there were established bonds of interest. As individual consumers united to buy cooperatively in a retail cooperative store, so these stores united to buy cooperatively in a wholesale cooperative store. There grew up vast federations of stores, employing tens of thousands of men and tens of millions of capital. Giant warehouses were established all over the United Kingdom and in foreign countries. The cooperators who had begun by buying four-ounce packets of tea at retail not only now bought tea wholesale but owned and operated their own plantation in the distant land of Ceylon. Coöperators went into production. They formed a great league—the Cooperative Union—among all cooperators; among workmen who owned and ran their own factories; among farmers who bought supplies, borrowed money and sold produce cooperatively; among people who built and owned houses in common; among the members of the retail and wholesale cooperative stores. Just as the coöperators of all nations are invited to combine in the International Cooperative Alliance, so in the Coöperative Union every cooperative undertaking—indeed, every cooperative aspiration—is represented. The retail cooperative store, representing the first feeble attempt to unite consumers, has expanded. Coöperation has become in England what it was once called by Lord Rosebery: "A state within a state." It has become a republic of consumers.

Editor's Note—This is the first of two articles by Walter E. Weyl on cooperative stores. The second will appear in an early number.

The Best Engine For Your Boat is the **Fairbanks-Morse Marine Engine**



Type "C" 6 H.P.

It starts easily without cranking and is guaranteed to develop more than rated horsepower. Sizes 3½ to 24 H.P.

Send for Illustrated Catalog No. 1206 B F

Fairbanks, Morse & Co. 900 So. Wabash Ave., Chicago 30 Church St., New York

An attractive proposition to agents

YALE 1911

Faultless in design—excelling in engineering skill and construction—1911 YALES embody every service feature which you should demand in a motor cycle of highest quality.

1911 4 H. P. YALE $200

With Bosch Magneto $235

1911 7 H. P. YALE TWIN $300

Long stroke motor, special heat treated cut gear ground throughout, all parts which are subject to hammer forged from highest quality tool steel, pedals adjusted to general use. New positive grip control (patented) and offset cylinder

YALE history is worth while reading. Write for it today

CONSOLIDATED MFG. CO., 1702 Fernwood Ave., Toledo, O.

AGENTS: The Brandt Automatic Razor Stropper automatically sharpens any razor in the world, old style or safety. Retails at $1. Every man wants one. Write for agency and terms.

A. BRANDT CUTLERY CO., 84 W. Broadway, N. Y. C.

Learn Merchant Tailor Cutting

We teach you by mail to cut and draft men's clothes. It is easy to learn by our new simple system. Illustrated booklet Free.

Rochester Academy of Men's Clothes Cutting
Beckley Building Rochester, N. Y.

Rub DRY after the game—it helps. The feeling of exhilaration and *the glow* which follows a brisk rub with the Rubdry is worth getting acquainted with. It promotes circulation and brings a feeling of rejuvenation into the tired bones.

The New **RUBDRY** BATH TOWELS **Bath Towel**

Guaranteed for 1½ years

RUBDRY Bath Towels come in five sizes—Price 39c, 53c, 73c, 85c, and $1.25 each. We recommend the 53c (medium) and 85c (large) sizes as giving best values.

Each towel is packed in an individual box, and each towel carries a 1½ year guarantee. Washed *right* Rubdry Towels often last 4 and 5 years.

Get a pair of Rubdry towels (53c or 85c size) of your Drygoodsman, Druggist or Men's Furnisher today and begin to enjoy real bath towel luxury. Or, if you cannot obtain from local dealers send direct to us. We pay expressage at above prices and guarantee satisfaction.

Small Section of the towel actual size. Note the spongy nubs

1 Sample Washcloth 4c to pay postage.

Rubdry Towel Co., 187 So. Angell St., Providence, R. I.

300,000 times as fast

Your grandfather posed for five minutes before the camera to have his Daguerreotype made.

You can stop a bird on the wing in $\frac{1}{1000}$ of a second with a Speed Kodak.

Thus has photography—Kodak photography in particular—kept pace with this rapid age.

No. 1A SPEED KODAK

For 2½ x 4¼ Pictures.

Fitted with Graflex Focal Plane Shutter for exposures from [illegible] of a second to time exposures. Zeiss Kodak Anastigmat [illegible] speed [illegible] kept with focal [illegible] Cartridges and can be carried in an ordinary top-coat pocket. A superior camera in every detail of plan, construction and finish.

Price, $60.00.

EASTMAN KODAK CO.,

ROCHESTER, N. Y. *The Kodak City.*

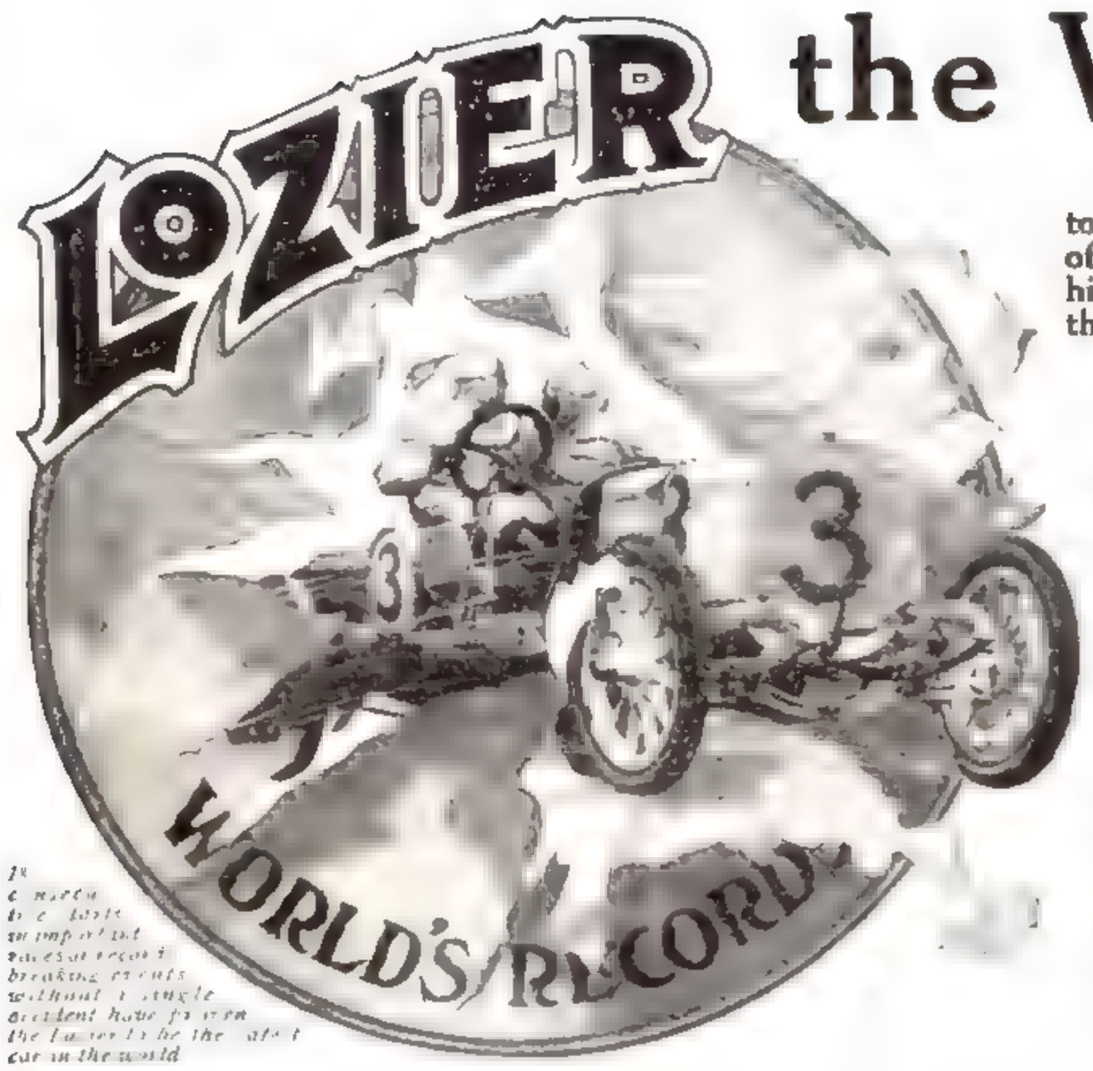
Catalogue free at the dealers or by mail.

Kennebec

COME ON, FELLOWS
SIGN UP FOR A GOOD TIME

We're all [illegible] for the next [illegible] and [illegible] and learn what a [illegible] good time you can have on [illegible] rivers [illegible] No matter how [illegible] you [illegible] we have [illegible] a vacation [illegible] to [illegible] and pleasant. [illegible] and Sponson Canoes. Just what you want. We've [illegible]

KENNEBEC CANOE CO., 10 E. E. St., Waterville, Maine



It cannot be told in important road record breaking events without a single accident how to rate the Lozier to be the best car in the world

the World's Champion

No motor car in America or Europe can dispute the right of the Lozier to its title "Champion of the World." Lozier stock cars have won this position of admitted supremacy by a series of victories without parallel in racing history. Performance alone establishes class. The Lozier has been awarded the World's Championship on the following performances:

1. The Lozier has repeatedly defeated in road races, speedway and 24-hour events, the world's most famous racing cars and drivers.

2. Has 7 times broken and still holds the world's 24-hour stock chassis record, defeating the fastest stock cars of America and Europe.

3. Has won the two fastest road races ever held in America and, with one exception, the fastest road race ever run in the world.

4. Has broken and still holds the world's stock chassis road record and world's competition records for 25, 50, 75, 100 and 250 miles—winning the fastest 100-mile race and fastest 250-mile race ever run on road or track

5. Has competed in all the great American road races of the past season—Elgin, Vanderbilt, Fairmount Park, Savannah, Santa Monica and Ferris cup—capturing not only the official stock car championship of America at Elgin, but winning more of these great races and defeating more cars than any other make, either American or foreign. *The LOZIER is the only car in these events that always finished. It shows a record of 18 consecutive starts in great races or record-breaking performances without a single accident—a record for consistency never equalled.*

On the basis of the following performances, the Lozier car is recognized among automobile authorities as the World's Champion Car. No other can show such a list of records.

Event	Place	Details	Cars Defeated
Los Angeles 1911	First	World's Competition Records 25 to 100 miles—average speed 80.71 m.p.h.	
Havana 1911	First		
Elgin National Championship 1910 (Stock)	First	World's Stock Chassis Record for 300 miles.	
Santa Monica 1910	First		
Santa Monica 1910 (Stock)	First	American Road Record	
Atlanta 1910 (Stock)	Second and Third		
Atlanta 1910 (Stock)	First and Second		
Atlanta 1910	Third and Fourth		
Atlanta Grand Prize 1910 (Free-for-all)	First and Fifth	American Speedway Record	
Savannah 1910 Grand Prize (Free-for-all)	Fourth and Fifth		
Fairmount Park 1910 (Free-for-all) (500" to 750" and Free Class Races)	First (all Classes) Second	Lozier's average 80.05 m.p.h. lowering former course record.	
Vanderbilt Cup 1910 (Free-for-all) 600"	Fifth		
Brighton Beach 1909 24 Hour Race (Stock)	First and Second	World's Record 1196 miles, 1169 miles. Record still stands	
Brighton Beach 1908 24 Hour Race (Stock)	Second	1 mile horse track LOZIER made 1125 miles exceeding previous World's Record.	
Brighton Beach 1908 24 Hour Race (Stock)	First and Second	1 mile horse track—Both Lozier cars broke World's Record, 1107 miles, 1092 miles	Simplex, Stevens Duryea, Renault, Gregory, Acme, Allen-Kingston, Fiat
Morris Park 1907 (Stock) 24 Hour Race	Second	1 mile horse track LOZIER made 976 miles exceeding World's Record	
Brighton Beach 1907 24 Hour Race (Stock)	Second	1 mile horse track LOZIER made 972 miles 139 miles better than previous World's Record.	
Philadelphia 1907 (Stock) 24 Hour Race	First	1 mile horse track—13 hours in rain.	Mercedes, Darracq, Cleveland, Frayer-Miller, Mitchell

We do not Build Racing Cars

Remember that every car we have entered in these races has been a regular stock car—duplicates of those we build to sell for touring use. You can buy these contesting cars, in fact, at catalog prices.

These performances are matters of history—see accompanying table. Let us tell you why we have entered these races:

To learn how to build a car you can't break. To prove to the world the absolute supremacy of the Lozier on track or road. To demonstrate the matchless, consistent endurance which has put this car in a class apart from all others.

Probably you don't want to test the 75-mile speed, or the rugged endurance that will stand 300-mile races or 24-hour grinds. But doesn't it mean satisfaction and confidence to you—no matter how you use your car—to know that in the regular stock Lozier you have the same magnificent mechanism that endures the grind, wins races, smashes records and wears out competitors with relentless persistency? No Lozier cars have ever yet worn out. The first one we built in 1904 is still in daily use. Of the next 25 all but two are in service—one was destroyed by fire, the other in a railroad accident.

Elegance and Comfort

The Lozier has won the World's Championship for mechanical excellence. If the *championship* of *comfort* and *beauty* could be settled, we are confident the Lozier would again receive the award. A manufacturer who can build a car of such strength, power and durability has not failed to build for comfort, quietness, grace and beauty.

Measured by any of these standards the Lozier is a perfect car. It has established its place as the world's foremost car. It is not merely the "best car for the money"—money cannot today produce a better. These are strong claims—the strongest ever made for a car. We dare to assert them only because we know they are absolutely true.

We ask you to investigate the Lozier for what it is and what it has done. Buy on performance, not on tradition.

1912 MODELS
6-CYLINDER TYPE, $5000
4-CYLINDER TYPE, $4700
Complete with top, glass front and demountable rims
7 STYLES IN BODIES

Send for illustrated catalog and name of nearest dealer

LOZIER

2105 Mack Avenue, Detroit, Mich.

Don't Buy Old-style Jars

The "Struggle" to Open the Old-Fashioned Jar

Think of all the trouble you've had in opening old-style jars. Think of the "accidents" that happened when you finally got them open. Then make up your mind to throw the old things away and buy the E Z Seal Jar to take their place.

The "Atlas" E-Z Seal Jar Opens Like Magic

Release the spring of the E Z Seal Jar and the cover comes off in your hand No fussing, no bother, no trouble of any kind. The sealing device works so easily that even a child can open the jar

Look at the illustrations.

The ones at the left tell the story of the old-style fruit jars. They tell how unsatisfactory, how unfit they are. Tell it in words that are plainer than day.

Then note those at the right. Anyone with half an eye can see at a glance that these are the most wonderful fruit jars modern ingenuity ever devised.

But there are other features of superiority in "Atlas" E-Z Seal Jars that we don't want you to lose sight of for a minute.

The pictures only tell the simpler things which you can readily understand.

So let us, then, make plain other points which will be talked about the country over.

Before the "Atlas" E Z Seal Jar was made, large fruit had to be cut before preserving. Because the mouth of the old style jars with their screw tops was small. It was so small that the fruit had to be cut in two, or sliced in quarters.

Then, in the old style jars, your fruit and its juices come in contact with the unsanitary caps. Acid poison sets in—and the fruit is spoiled.

Germs lurk in the recesses under the cap and there is always the danger of the fruit becoming polluted and infected.

How different it all is with the "Atlas" E-Z Seal Jar.

Here is a jar that will take large fruit whole. No trouble in "preparing" fruits for preserving. No struggle to close the jar. No effort to open it.

The fruit inside the jar comes in contact with nothing but glass. And the glass is made green to exclude the light rays, which fade and wilt fruit.

The E-Z Seal Jar is perfectly sanitary. It is absolutely mold-proof, poison-proof and germ-proof.

Use the "Atlas" E-Z Seal Jar and that perfectly delicious fruit—picked from the tree in Summer time—will look the same and taste the same when served at the table in December or January—months after or years after.

All the captivating flavor, everything that goes to make it worth while to "can" fruit, is preserved like the day the fruit was plucked from the tree.

The E-Z Seal is not only the best jar for preserving fruit, but is also superior to any other jar for putting up vegetables.

It enables you to enjoy in Winter the vegetables of Summer with all their delicious freshness of flavor retained.

Any Housewife interested in preserving vegetables can secure Farmers Bulletin No 359 from the Agricultural Department, Washington, D. C., free of cost, by writing to that Department.

Order E-Z Seal Jars from your dealer weeks in advance. He'll carry them in stock for you until you ask for delivery. Be sure to order early.

If your dealer has sold out, leave your order with him anyway. He can secure a supply from his jobber immediately.

"ATLAS" E-Z Seal Jars

HAZEL-ATLAS GLASS CO., Manufacturers, Wheeling, W. Va.

Write us for a copy of booklet containing Famous Preserving Recipes.

THE GREAT ARCTIC HANDICAP

Continued from Page 19

"The mate took a look and agreed. 'I guess they'll get clear,' he says.

"'Get away?' says the old man. 'Those skins are worth eight hundred dollars apiece.' And he sent for Airedale. He told the Nova Scotian to clear a boat and pick out some of the best shots in the crew and fetch the otter. Then he rang my engines down and moored the schooner to the edge of the floe.

"Airedale soon got his boat's crew together and started off down the lead to round up the otter, as the old man had told him to make a long détour. When he'd been gone twenty minutes Bates told Hill and half a dozen others to climb down on the ice and go for the animals from the other side. 'There's four thousand or five thousand dollars loafing on that hummock,' he remarked. The men scrambled to be off.

"In half an hour the moon was gone and only the dim stars shone down on the floe. We heard a few scattering shots in the distance. Half an hour later Airedale's boat came back, was swung up and its crew went forward. I was smoking by the booby hatch, with Bates close by. He called the second mate over. 'Did you bring back all the guns?' he inquired.

"'All but one,' Airedale growled. 'Hill caught on before I got his. Soon as he saw that there cabin boy he was wise.'

"'And you got your own men back in the boat and left Mr. Hill and his?'

"'Yes, sir, I did,' says Airedale, and heaved a big sigh of relief. 'But why did you send that idiot of a boy off, sir?'

"'Because Mr. Hill is a clever chap,' says the old man gently. Then he turned to me. 'Mr. Dibble, if you will kindly warm up your engines again, I think we'll be moving along toward home.'

"That's all there was to that. I didn't get wise to it all then, but I quickly found out what had been done. The otter were seals, come up to breathe. Airedale had taken some of Hill's men in his boat and Bates had seen to it that the rest of the nine went with their leader across the floe. They shot the seals, of course; then Airedale picked up the rifles and gear and sent his own men, whom Bates had told him to trust, back to the small boat with them, telling Hill and the others to skin the seals and bring the pelts across the ice to the schooner. When Hill and his crowd got back to where they had left the Del Monte she wasn't there. The ten of 'em were on a thousand-mile icefield, without boat, food or fire. Neat scheme, wasn't it?

"We ran full speed for half an hour and then Bates told me to keep the engines barely turning. 'I reckon you had better catch forty winks now and then,' he remarked. 'I'll ring the gong when I need more power.'

"I shut them down and went on deck. The crew, what was left of them, were huddled forward. Ole was on watch. The old man had turned in. Yes, sir, gone to bed! When I found that out I knew he was the real McCoy—the genuine article—the biggest man I ever sailed with. Ole chuckled in my ear. 'They're coming along. You could have heard them yelling a while back,' he said.

"The next morning we were still going dead slow, about a quarter of a mile off the big floe. At sunrise I saw Bates smiling over his binoculars. A mile astern of us ten men were tramping along over hummocks and ridges, trying to catch up with us. 'That fellow Hill is a smart man,' Bates said to me, his eyes dancing. 'I'll bet on him every time.'

"I guess I looked a little pale, for the old man smiled more than ever. 'I observe that you see their predicament,' he told me. 'I'll admit that this seems like a strenuous measure, Mr. Dibble. But Mr. Hill must learn that Lord Bates is the wrong man to fool with—or bluff. Then'—he leaned across the wheel-box confidentially—'we have a very interesting problem worked out before us. There are ten men who know that their only hope of living is to get back on the deck of this schooner. There are several gentlemen on this schooner who know that it's the gallows for them if the ten get here. Nobody ever beat me at my own game. It's my deal and they've all got to play their hands as they lie. What do you suppose Mr. Hill will do?'

"By George! I saw it. After all, Hill and his gang had brought this trouble on themselves. You couldn't blame Bates. It was a big game we were playing in. 'I'll bet on your hand,' I told him.

"All that day we kept just ahead of those poor devils. They stopped now and again to consult. Once three of them started off by themselves and we saw Hill go after them and chase them back. Bates was watching the affair through his glasses. I can hear him chuckle yet and say: 'Those three chaps have the seal meat. Now who but Hill would have known enough to bring that along? Those would-be deserters can thank him for saving them—for a little while. It's three hundred miles to the nearest land and that floe will start breaking up in two weeks.'

"By sundown we had logged twenty-nine miles from the place where Hill had been set ashore. Bates stopped the engines with the remark that we would drift along before a light breeze and give the fellows out there a rest.

"Next morning they were opposite us. A cold, nasty wind was blowing in their faces. They were pretty nearly all in. Bates sent the Del Monte on at quarter speed.

"At noon the old man ran the schooner up to the edge of the ice and waited for the little huddle a mile back. When he saw that it would be some time before they caught up he put out an anchor on the floe—and I, for one, thought he had decided to let up on them. By this time they would certainly be willing to make any bargain, just to get back. They thought it was their chance too. When they got within a quarter of a mile, and saw the schooner made fast, they broke into a run and the huddle tailed out like horses in the third quarter.

"First came a couple of Kanakas, leaping and waving their arms like madmen. Then the two Italians, yelling. Gross and Nelson were stumbling behind them. Macgregor, the carpenter, was trying to find a short cut over a ridge of crumpled ice. Riordan and Hill were last, dragging between them the silly idiot of a steward, a boy whom Airedale had always enjoyed punishing and ragging.

"The Kanakas got within a hundred yards of us when Ole snatched the anchor aboard and the Del Monte swung back into the channel. There she hung while those poor devils crowded to the edge of the floe. Bates ordered the engines ahead and we went on. The two Kanakas saw the curl of water under the counter and dove in and swam like good fellows. The old man watched them a while and then hauled a mile out, as the wind was rising again.

"That night, while we lay hove to, Ole Olson thumped the table and swore that another day would end the ten. Bates took him up. 'How much will you bet?'

"Olson would bet a hundred dollars. The old man smiled. 'I'm a real sport myself,' he said. 'As I dealt this hand I guess it's up to me to bet on it. I'll take all wagers, either way, across the board or up and down. But first I'll fix my book.'

"Inside of an hour he came out of his room with a regular sheet, names of the ten all down and odds set against each man's number. He pinned the sheet to the bulkhead and we looked it over. At the top was written in big letters:

GREAT ARCTIC HANDICAP

"Halfway down was a long-odds schedule, where you could figure the price on how many days before the last man gave out. He banked on Hill both ways.

"Inside of ten minutes we were all in on it. Airedale put up a hundred that twenty-four hours more would see the last of them and bet another hundred that Riordan would be the last to give up. Ole bet his pile on Nelson, and Bates smiled. 'That's right; stick up for your countryman,' says he.

"An hour later news of the book had got forward and the men sent the cook to find out whether they mightn't get in on it. The old man said, 'Sure!' and the hands came aft two at a time and signed releases on their lays and wages for the money to put up. I'll never forget that night, with the wind howling over us and the icy brine washing down the companionway as the men tramped in, and the skipper taking their bets as cool as you please on whether the men out there on the floe would last a

You Who Have Put Up With Furnace Heated Homes All Winter

You who have shivered whenever the wind was from the West—
You who have paid out in extra fuel money enough to have covered the whole cost of a modern steam or hot water system—
Will you be content to suffer the same discomfort *next* winter?
Will you pay, cheerfully, for tons and tons of coal that bring you no comfort?
Will you wait till next fall—when it will be too late—*or will you act now?*

"RICHMOND"

Steam and Hot Water Heating Systems

From ash-pit to radiator the "RICHMOND" system embodies the newest and best that is known in heating.
It is the crystallization of a hundred ingenuities—a hundred economies.
It is adaptable to a three-room bungalow or to a modern mansion—to steam heat—hot water—direct or indirect.
It can be installed in old buildings as well as in new.
This system includes not only all of the superiorities which have been associated with the "RICHMOND" name; but to these have been added the proven principles and economies which, for years, have been marshalled under the trade mark:

"MODEL" Heating Systems

Thus we offer many types of heating systems—each suited to *its particular purpose*—each designed to offer the utmost in efficiency and economy for *some one requirement.*
Whatever your requirement is, learn of the system which offers you the greatest comfort at the least cost.
Write—or send the convenient coupon below.

THE McCRUM-HOWELL CO.
Park Ave. and 41st St., New York City
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MANUFACTURERS OF
"RICHMOND" and MODEL Heating Systems; "RICHMOND" Bath Tubs, Lavatories and Sanitary Plumbing Devices; "RICHMOND" Concealed Transom Lifts; "RICHMOND" Vacuum Cleaning Systems—Licensed under **Basic Kenney Patent.**

Six Manufacturing Plants: One at Norwich, Conn.; two at Uniontown, Pa.; one at Racine, Wis.; one at Chicago; one at Philadelphia.

Vacuum Cleaning

Goes hand-in-hand with modern heating. It is no longer a mystery, an expensive toy, a luxury—something for the rich and exclusive. It is a utility—a *proven economy*, and as such it has taken its place in the world's work. A "RICHMOND" built-in-the-house vacuum cleaning system can be installed in old buildings as readily as in new. If you are interested in knowing more about this system, mark an X here ☐ and include with the other coupon.

Please send me further particulars about the economy and the comfort of a "RICHMOND" heating system for

☐ Old Residence_____ rooms
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(535)

Name_____

Address_____

Mail to THE McCRUM-HOWELL CO.
New York or Chicago

Stylish Socks
How to Get Them

STYLE means a lot more than merely nice appearance *only when new.* Shawknit socks not only look well when new, but they are also comfortable—and durable, so they *continue to look well.*

Looks, comfort, and durability—all are necessary to true style in socks. And *all looks, comfort, and durability*—are found in Shawknit Socks.

Style—color, fit, and fineness, are found in Shawknit Socks, because they are knit from selected yarns—by a process shaping the socks to the natural lines of your feet—and these socks are dyed with lasting and permanent dyes.

The fine, flexible, long-fibre yarns used in Shawknit Socks—and the process by which these yarns are knit—*insure comfort.*

Toughness in the yarns—the Shawknit process of knitting—and experienced knitters—enable us to guarantee long-wearing durability in Shawknit Socks.

Please don't take what we say for granted, however. Ask your dealer for Shawknit Socks. Take them home and wear them. Wear them again and again. Wear them as many times as you think socks should be worn. And—if you are not perfectly satisfied—if you can honestly say you haven't had the full value of your money in sock-wear—send us the socks, with the tag you find on each and every pair of Shawknit, and we will promptly replace the socks *FREE of all expense to you.* Don't bother your dealer. It's no fault of his when socks do not wear well. Send the socks to us. We will replace them. *We take your "say so."*

Shawknit TRADE MARK. Socks

Are Guaranteed Without a Limit

If your dealer hasn't Shawknit Socks De Luxe, ask him to get them. If he will not do this, mail your order direct to us. We will supply you from our factory.

Tell us the size you wear. State the color—or colors—desired and remit $1.00 for each three pairs you wish. Shawknit Socks De Luxe are packed three pairs of a size, weight, and color in a box. They are Extra Light Weight and made in sizes 9 to 11½.

Colors are—Black, Navy Blue, Cadet Blue, Marine Blue, Tan, Royal Purple, Hunter Green, Heliotrope, Gun Metal Grey, Ox Blood Red; and *every pair of Shawknit Socks is guaranteed without a limit.*

If Shawknit Socks do not prove all you could wish, *we replace them with new socks* direct from our factory.

As we sell direct from our factory only as a matter of accommodation (that is, only in case it is more convenient for you to buy by mail) *please ask your dealer first.* If your own dealer does not carry Shawknit Socks De Luxe now ask him to get them.

Send for our publication "Stylish Socks." We send this by mail post paid. Address Shaw Stocking Co., 105 Shaw St., Lowell, Mass.

Look for Stores that Sell—

Shawknit TRADE MARK.

—Knit to Fit Your Feet

day or two days or three and who would be the last man in sight!

"Next morning was thick. Bates edged the schooner over to the icefield and hung along it for an hour or so, but we saw nobody. When it cleared away that afternoon we saw a little group ahead of us. We ran up. The two Kanakas were missing. Bates called their countrymen aft. 'You boys are broke,' he told them.

"Airedale had lost a hundred and he was sore; but the fact that Riordan was still up and going, with another hundred on him, cheered him a little. He dug down and bet some more on the Irishman.

"That night the betting was livelier than ever. Bates increased the odds on Hill. 'I'll risk my money on brains—good American brains,' he joked. And, when the crew tumbled to the fact that the old man was backing Hill simply because he was an American, every man-Jack of them put his money on his countryman, even to the Portuguese cook, who wagered his whole lay on the two dagos, Bates dividing the bet to favor him.

"When the skipper dropped down into my engine room that night I could see he felt pretty good. 'There's over six thousand dollars in the pot,' he told me. 'That makes it interesting. It's the total wages of the entire crew. A bully lot of sports I've got, my son,' he went on. 'I do like the proper spirit.'

"As he had my money in three pieces—one on Nelson, one on a limit of five days more and one on the Irishman at good odds, I felt pretty easy, thinking I'd covered myself up safely. But I was up with the rest of the early birds in the morning, for it was clear and cold and it was a certainty that some bets would be decided before dark.

"Bates had kept the Del Monte close up to the edge of the field all night, with her lights showing clear. At sunrise seven men were lurching along the floe. Away back two miles, I guess, a little black spot on a snowheap showed where Gross, the German, had fallen down for good. The rest were making it very slowly, Hill just behind them, with his mate across his arm. They weren't far off and we could see that there wasn't much left to any of them. The two Italians were the worst. One of them fell while we were looking at him. Airedale suddenly burst out in a laugh, the first I ever heard from him and the queerest rusty bellow you can imagine.

"There were five that evening at sundown—Hill, Riordan, the cabin boy, Nelson and Macgregor. The rest of 'em were lying down along the eight miles we had made that day. Bates sent the Del Monte full speed two miles more and ahead of the survivors and tied up to a projecting spur of ice. Olson thought it was too close to be safe, but Bates smiled. 'I'm betting on brains,' he said.

"Sure enough, Hill had figured out exactly what the old man was doing. He knew that Bates would never steam away till the last man had tumbled down. So he made his crowd all lie down in a hollow and sleep, huddled together to keep from freezing. That sleep of theirs cost the bettors on the schooner three thousand dollars, for it gave the five strength enough to hold out a day longer than they could have done otherwise, though it froze most of the fingers and toes in the outfit.

"The next day all hands kept the deck, watching the procession along the floe and betting between one another. I think Bates was a little bored, for he speeded the schooner to a good three knots and the way those half-dead crow-baits managed to keep the pace was a lesson in what men will do just to live one more day of misery. But that afternoon the cabin boy died and Hill dropped behind to look after him, I suppose. Anyway, at dark, Hill hadn't come up and wasn't to be seen. So the old man stopped again for the night, though Olson openly grumbled that it wasn't fair, as the skipper stood to win everything on Hill—or lose.

"'If Mr. Hill isn't up here by daylight,' says Bates, very coldly, 'we'll go on; but this is fair play.'

"Sure enough, sunrise saw Hill once more on the trail, with Riordan and Nelson. Macgregor was gone and Airedale consequently cleaned out. It made him so furious that he tried to pot Hill with a rifle from behind the longboat. He managed to knock Nelson over. At sound of the shot Bates jumped on deck and saw what the second mate had been up to. He called him aft—and I swear Airedale seemed half dead himself, his hairy face all twisted and his fingers curling, but the old man merely said: 'Your excellent aim has cost Mr. Olson, Nelson's backer, just one thousand dollars.'

"Olson couldn't get it through his head, at first, what had happened. When he thoroughly understood, the old man remarked in his iciest tones: 'You and the second mate will wait till you get ashore before you settle your little difficulty. I want no fighting here.' That was enough, of course; but Airedale took care to keep an eye on Olson after that.

"The next day was the nastiest of the voyage—a perfectly dense storm of sleet. In the morning the floe lay before us in a fresh coat of frosting, but there was nothing moving on it, though we could see for miles along the edge, owing to a deep bight. Bates anchored and we all stared and spied till our sight wore out. That night the crew wanted the book closed and the bets paid. The old man refused. 'I'll count this the last day, unless one of them turns up,' he said. 'But I'm going to be sure. This race is a long-late proposition.'

"As there was considerable of a run on by this time, we steamed along the early part of the night, keeping close to the icefield. I think everybody was on deck, for there was plenty of money hung up on whether Hill or the Irishman survived. Bates was leaning abaft the wheel-box, night glasses in hand. Airedale was on watch and Olson gloomed over the rail, smoking. It was so light that one could see the faces of the men along the main-deck bulwarks.

"Suddenly there was a crack and Olson jerked his head over his shoulder and fell to the deck. Airedale ran across and stooped over him to straighten up with a yell: 'He's been shot!'

"Bates never moved and before the second mate could say another word he pitched over himself, clawing at the air, with a big seal-rifleball between his eyes. I heard just one sentence from the old man's lips—to the helmsman: 'Keep her closer in!'

"The Del Monte slid over toward the shining ice and rounded-to not fifty yards from a man who was standing stiffly on a hummock, rifle across his arm. It was Hill.

"Bates stepped to the rail, as pretty a target as ever you saw in the full moonlight. He said nothing. He merely smiled across at Hill.

"I'd stopped the engines and, as the schooner swung a little, Hill croaked out: 'Do you want a mate, captain?'

"The old man smiled like a boy. 'You're just in time, Mr. Hill,' he called over. 'I've just lost two mates.'

"When Hill stumbled aboard—and he had to be helped, for his feet were frozen—he was all but dead to look at. His face was black and his eyes were sunken in till you could hardly see the glint of them. He managed to walk up the steps to the quarter deck. There he stood, balancing himself almost over Airedale's body. Bates was a few feet away, looking as pleased as Punch. 'You are the winner of the Great Arctic Handicap!' he announced. 'I'm glad that this race was won by an American. I am sorry that Mr. Olson and the second mate could not have known the outcome.'

"Hill looked down at Airedale's hairy form and croaked: 'Do you think he would have laughed so loudly again?'

"'The second mate was not what you might call a brainy chap,' said the old man pleasantly. Then he turned to me with: 'Mr. Dibble, will you please see what speed you can get out of those engines? I must be in San Francisco in seventeen days. Mr. Hill, will you take Mr. Olson's cabin? Thank you.'

"That's Lord Bates, the gamest sport that ever sailed a ship."

"It strikes me that our friend Hill had nerve too," I ventured to remark.

"Oh, yes!" said the capable young engineer as we got up to leave the boat. "Hill was game. When he could toddle around the old man happened to ask him one day when and where Riordan had given up. Hill looked Bates right in the eye. 'He tried to get the gun away from me,' he said.

"That tickled the old man. 'Brains always win,' he said. I guess they do. Anyway, Hill got Olson's share of the money and I lost eleven months' wages. Now, if I can land this job on the Lazy Lass——"

I assured him that the owner of that excellent ship would hire him instantly at the highest wages.

This monogram on the radiator stands for all you can ask in a motor car

Chalmers $2800
"FORTY"

Including Bosch magneto, Prest-O-Lite tank, gas lamps, and fore-doors. Special Chalmers Mohair Top $125 additional

This Advertisement is Only for Those who Want a High Grade, High Power Car at a Medium Price

Many people would pay $5000 or $6000 for a motor car, if they could afford to, because they want the comfort and luxury that go with cars selling at those prices. However, there are many who are limited in the price they pay, but who still want as much luxury and comfort as they can get.

Then there are other people who can afford to pay $5000 or $6000, but who do not object to saving from $1500 to $2000 in the purchase of a motor car that will answer every possible requirement.

It is these two classes of people that we especially address in this advertisement calling attention to the Chalmers "Forty," $2800.

We believe this car meets the motorist's maximum desire in every particular. It appeals very strongly to people who want the fullest comfort and luxury but at a medium price. It is not our policy to make extravagant claims about Chalmers cars. We try to make under-statements rather than over-statements. Yet we believe that our "Forty" at $2800 will meet every demand that can be made upon a motor car and will give the purchaser more value, dollar for dollar, than anything else he can buy.

Here are some of the reasons for our belief, and we think you, too, will be convinced if you take time to investigate. The full forty horse-power motor is smooth running and economical. It furnishes all the power you can use at any time—power for mile-a-minute speed, for scampering over hills, for faultless pulling in mud or sand.

Many an automobile owner who went the limit in price found later that he did not have the limit in speed, hill-climbing ability and dogged endurance, when some day a "Forty" poked its nose alongside of him on the road—and went on past.

You may not care for high speed. You may never want to use all the power a "Forty" has, but there is a sense of satisfaction in feeling that it is under you—vibrant, eager, willing, always on tap.

This is the car for which a new expression was invented—"It runs with eagerness." Nothing else seems to describe the manner of this mettlesome car.

The "Forty" is not a heavy car. Hence it is "light on its feet." It is known among motorists everywhere as the car that can "get away" faster than any other big car.

The long wheel base of the "Forty," the staunch double-drop frame, the tilted seats, and the long three-quarter elliptic springs make it as comfortable for the older people as for the young and vigorous.

In a "Forty," you can go 100, 200, 300 miles in a day, as fast as you please, over hill and plain, through city and valley and forest. You can go with smoothness, with ease, with perfect comfort for driver and passengers.

The Chalmers "Forty" has a grace of line and beauty of finish unsurpassed in any other car. This car is finished in every way like the costliest cars. It is painted just as well. It has as fine a body. The upholstering is of the highest grade hand-buffed leather. Circassian walnut is used in dash, heel board, steering wheel and door strips. All the other details of finish have been taken care of to perfection.

The Touring Car has seats for seven, with generous room for every passenger.

The Torpedo—the most stylish fore-door, straight line car of the year—has seats for four. The Torpedo type sells for $3000, including, in addition to Bosch Magneto, Prest-O-Lite Tank and gas lamps, three combination electric and oil lamps, electric horn, tire irons and five Firestone Demountable Rims

In addition to good lines, fine finish and snappy performance, these cars have the quality to stand hard work and to endure

We strongly urge you to see the Chalmers "Forty" at our dealers' show rooms before making your decision. After all, the decision rests with you. We can merely show you what we have and help you compare values. But we are sure that the "Forty" will not suffer by any comparison you may make. It is to our mutual interests for you to see this car before buying, because we believe you will save money and we will make a sale.

Chalmers Motor Company
Detroit, Mich.

GUARANTEED ALL WOOL

Clothcraft All-Wool Clothes at $10 to $25 Really Fit

ARE you one of the men who have said "Ready-to-wear clothes nowadays are so good I'd wear them myself if I were not so hard to fit"? That's the very reason why you ought to investigate Clothcraft Clothes.

They fit—especially in the points where a man is most particular: close-fitting collar and lapels; well-shaped shoulders; non-breakable coat-front; trousers close at the heel.

Moreover, they save you from $5 to $10—the one guaranteed all-wool line at $10 to $25.

Sixty-one years of study of just one thing—the making of good clothes at medium prices—has resulted in Clothcraft Scientific Tailoring, that makes all these advantages possible at Clothcraft prices. And the Clothcraft guaranty, backed by dealer and maker, is a protection that definitely assures them—all wool cloth, first-class trimmings and workmanship, lasting shape, service and satisfaction.

[illegible] to the nearest Clothcraft Store. If you don't know one, write us direct. We'll gladly send you the Clothcraft style folder for spring, and a booklet picturing the clean, light shop where Clothcraft Clothes are made, together with the name of the nearest Clothcraft dealer. He is a man who believes every customer is entitled to honest clothes, honest [illegible] an honest guaranty. That's why he [illegible] Clothes.

THE JOSEPH & FEISS CO.
Founded 1850—Oldest American Manufacturers of Men's Clothes
620 St. Clair Ave., N. W. Cleveland

GLOOMY FANNY

Continued from Page 51

"Those men who saw me off bet me a considerable sum that I couldn't go down to Whitechapel with only a shilling and live for a week by working honestly; and I bet them I could," said Fanny.

"Ow! Wiv a bob," said Miss Potter; "and are you a lord?"

"I suppose so," said Fanny.

"Well, I'm blowed," said Lisbeth Ann. "But a bob! Lemme think. Some could do that on their 'eads, but a lord! And work, d'ye s'y? Wot work can you do, my—my lord?"

"Hanged if I know," said Fanny.

"Blestifino either," said Lisbeth Ann. "Wot did you bet? Don't you think you'd better chuck it? Was it much?"

"Thirty pounds to three hundred," said Fanny reluctantly.

"'Oo are you gettin' at?" she inquired, with a spark of anger in her eyes.

"It's the truth," said Fanny humbly in reply.

"Str'ight? Wish yer may die?" she asked.

After a little explanation he said it was straight and that he wished he might die if it wasn't.

"Toffs are clean beyond me," said Lisbeth Ann. "But I'll do my best to 'elp yer, if—if you'd like me to."

"Indeed, I should very much," said Fanny. "I really began to funk it. It's rather off my line."

"Wot yer mahstly do?" she inquired.

After a moment's pause he answered rightly.

"I—I play polo," he said.

"Powlow? Never 'eard of it," she replied, shaking her feather vigorously. "Is it a gime?"

"It's the greatest game on earth!" said Fanny eagerly. He burnt to describe its greatness to her, but she shook her head again.

"You can't live by playin' powlow in W'itechapel," she told him.

"I suppose not," said Fanny.

"I think yer was a mug to take it on," she said. "Can't yer do nothin' else?"

"I don't quite know," he replied.

"Are you strong?" she inquired.

"Very," said Fanny.

"There's the docks, but work's very scarce," said Lisbeth Ann thoughtfully. "I would like to 'elp yer, though. You come and see farver."

"Farver? Who's he?" asked Fanny.

"My farver. 'E's a clever bloke, too, though business is so rotten that we're near broke and be'ind wiv the rent," said Lisbeth Ann sadly. "Life's very 'ard."

"I suppose it is," said Fanny gloomily. "I've found it so."

"And you a lord!" said Lisbeth Ann. "Ain't it strynge? 'Ave you a farver?"

"Yes," said Fanny.

"Is 'e a lord too?"

"He's an earl," said Fanny gloomily.

"'E ought to ha' brought yer up to work and worked 'isself," said Lisbeth Ann. "Better to sell taters off a barrer in the Mile End Road than set abaht doin' nothin'."

He almost agreed with her. And suddenly she made an exclamation.

"Ow!" she said.

"What is it?" he asked. There was the sound of great discovery in her voice. She looked absolutely brilliant; her color was splendid, her eyes sparkled and her feather trembled wonderfully.

"I've got a nowtion," she said, as they ran into the gloom of St. Mary's station.

"What is it?" asked Gloomy Fanny.

"Would you sell taters?" she asked eagerly.

"Sell potatoes!" he exclaimed.

"Off of farver's barrer in front of the shop," said Lisbeth Ann.

"Could I?" he asked doubtfully.

"W'y not? I'd learn you," she said eagerly. "You see, competition dahn our street is very 'ot. Two shops dahn they've got a grammerfone pl'yin' chunes. We can't run to one. But if you'd sell taters off a barrer in them clows we'd knock 'em. It ain't ever been done."

"No?" asked Fanny.

"Give you my word," said Lisbeth Ann. "I'm a whale, though, at new nowtions, I am. There was a funny bloke wot 'ad come dahn in life—'avin' been a clergyman, but then livin' in a Salvation Shelter—as called me 'The Genius wiv the Fevver,' all along of my 'avin' new nowtions. They don't like it dahn our w'y, though. They say I'm a Sowcialist, on'y I ain't."

And they came to Whitechapel station.

"We get aht 'ere," said Lisbeth Ann. He opened the door and attempted to help her. But she shook her head.

"Some will see yer," she said. "Maybe Bill! Wyte till we get ahtside and we'll 'ave another talk up a dark street. Foller me, but not too close."

He did as he was directed, determining not to lose sight of her. He clung to her desperately. For this was Whitechapel. The shilling in his pocket was now no dinner-plate in size. It shrank to the ignoble dimensions of a threepenny bit. In the street he watched her and followed. She beckoned him up a side street.

"Nah, my Lord Fanny," she said seriously, "I've got my character to look after. I'm a good gal, I am. And Bill's ravver a terror. I ain't sure I'll 'ave 'im, but he reckons on it a deal. If 'e's rorty wiv you and quarrelsome I'll smack 'im; and you'll say: 'Look 'ere, young feller my lad, I don't want no fight wiv you, but if you want it you can 'ave it.' And dahn 'ere they knows that toffs can fight all right. For a toff not 'arf your size giv Bill wot for on'y a month come Sunday, when 'e arsked for it bad and got it str'ight. And a copper told 'im 'e'd got wot 'e arsked for, and lucky it was no worse."

"All right," said Fanny. "I'll remember what you say."

"And you foller to our street, but not too close, on account of the look of the thing and me bein' a good gal," said Lisbeth Ann firmly. "And w'en you see me gow in our shop come along arter me arter a bit, and arsk for Mr. Potter, wot's my farver as I told you. Gimme five minutes wiv 'im, and if 'e's sowber 'e'll understand right off. Do you tumble?"

Fanny said he did tumble, and with his mind in a wild whirl he followed her at a respectful distance. As he was wearing a high hat no doubt the people thought he was a doctor. And, as every one knows, a doctor and a clergyman can go where two policemen may hardly venture. She turned down a full side street at last, which seemed to Gloomy Fanny the place where all the costers come from. It smelt loudly of naphtha, the pavements were littered with the rejected leaves of cabbage, and every one seemed engaged in pushing his neighbor, who was equally desirous of carrots and ready to push some one else in order to get them at a bargain. Presently, as he made his way through the crowd, he heard a gramophone braying a raucous music-hall ditty, and he found that the shop that boasted the awful instrument was doing a tremendous business. Three doors lower down buyers were by no means so thick, and Fanny saw Lisbeth Ann turn in there.

His fate was being decided. If she went back on him, if her father disdained her helpful ingenuity, if her mother thought it unwise, and if Bill used his influence against him successfully, Fanny wondered what he should do.

"It's a putrid game, this, after all," said Fanny. "I wonder I took it on! Did I drink too much? But I can't go back, even if I walk the street all night and have breakfast at a coffee-stall. Only I hope my father won't ever hear of it."

He passed the shop, and as he did so he felt sure that the young fellow at the barrow was Bill. He wondered if he should presently be saying to him: "Look 'ere, young feller my lad, I don't want no fight wiv you, but if you want it you can 'ave it." After all, manners there were pretty much as they were in other quarters of the globe—even in the West End, which seemed now very far off.

And as he wondered what was going to happen, Lisbeth Ann was unfolding a wild and revolutionary scheme to her amazed parents, and found them dreadfully conservative.

"Wot I want to know is," said Lisbeth Ann, with a furious feather, "are we goin' bankrupt wivaht a try agin that blasted grammerfone, or not?"

"It ain't respecterbul, Lisbeth Ann," urged her fat and handsome mother; "it ain't never bin done! A toff in hevening clothes, sellin' taters! And a lord! I don't believe it! Farver, wot do you s'y?"

Lisbeth Ann's father did not know what to say, but he felt deep in his heart that

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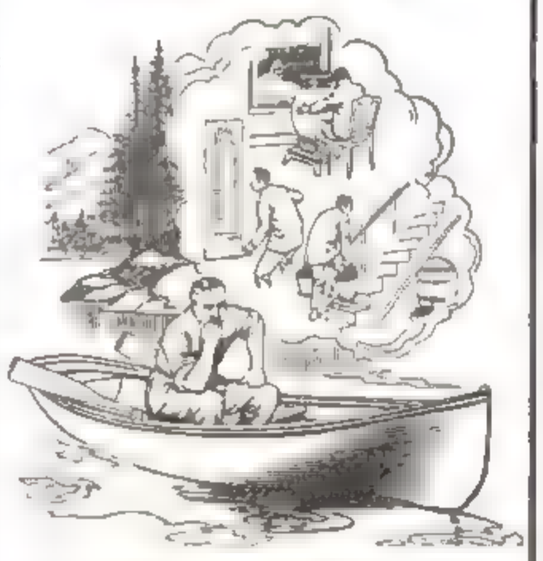
Vacation thoughts on heating



Don't have your vacation marred by the spectres of old-fashioned heating methods. Don't put it off longer, but settle *at once* and for all time this most important matter of home heating and hygiene. The savings in fuel, repairs, doctor bills, labor, etc., will pay for your annual vacation, and you will put balmy Summer warmth throughout the whole house on the most tempestuous of Winter days by using an outfit of

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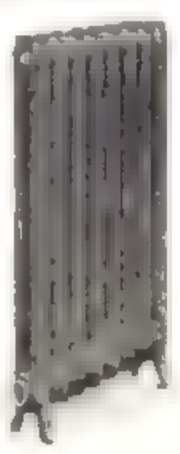

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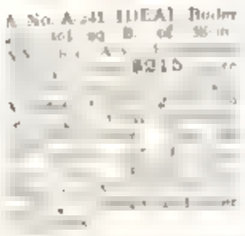
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AMERICAN RADIATOR COMPANY

Write to Dept. 28 Chicago

here at last was anarchy. A gramophone, though revolutionary, had at least been heard of before.

"'Ow d'ye know he's a lord?" he demanded feebly.

"'E 'ad pals, rich toffs, that kem dahn to the trine wiv 'em, and they said: 'Fanny, you ain't to s'y you're a lord.' They done so, I tell you," screamed Lisbeth Ann indignantly. "And 'ere's a chanst to get even with those blighted people up the street and you risin' objections to every word I'm tellin' you!"

Her father turned to her mother.

"Wot d'ye s'y, Sal?" he asked.

"Ask Bill," said her mother lamentably. "I washes my 'ands of it. If Bill's agreeable let Lisbeth Ann 'ave 'er w'y. As things is, we're goin' to bust. There she's right and no two w'ys abaht it. 'Ave in, Bill! You mind the barrer, farver."

And presently Bill came in. He was a sturdy young man with a very keen eye, just now full of grave suspicion.

"Wot's this abaht a toff?" he demanded. "I'll toff you, my gal."

Lisbeth Ann laughed.

"Young feller Bill," she said, with fearful rapidity, "this ain't your shop and barrer and I ain't merried to you yet awhile; and let me hinform you that this toff is a deal better and bigger man than 'im as polished your fice for you in two rahnds a month ago come Sunday. There's gals as would 'ave chucked you for gettin' lammed. And if you come a-s'yin' 'your toff' I'll give you wot for, and so I'm tellin' you. I'm a good gal, I am, and the street knows it, so there."

There is great wisdom in taking the bull by the horns at once, and the wise women of the East End are well acquainted with the virtue of the offensive. Bill collapsed like a riddled dirigible.

"I ain't a-s'yin' 'your toff,'" he urged plaintively. "all I arst was, 'Wot's this abaht a toff?' That's all I wants to know."

"Oh, then, be'ive," said Liz. "This bloke came in the trine wiv me and there bein' a norrible murder in Wappin'——"

"Wot murder?" asked her mother eagerly.

"Waterside no-account people," said Lisbeth Ann hastily. "So, as I was s'yin', 'im and me spoke of it, and 'e let on 'e'd made a bet 'e could kem dahn to W'itechapel and mike a hvin' for a week, and 'e arst my advice and was very civil and as well spoken a young man as I've seen. And, moreover, 'e's a lord, Bill."

"Blimy," said Bill, "'oo are yer gettin' at? 'Sif a lord 'ud kem dahn 'ere! I ain't takin' any of it."

"Oh, dry up," said Liz. "You'll know, Bill, that wot me and farver and muvver says goes 'ere, and we're near broke. This toff allows 'e'll stand ahtside and sell at the barrer in 'is proper clows, and that'll ruin them people wiv their rotten grammerfone, or I don't know carrots from parsnips. So there you are, tike it or leave it. But if we're bust I'm not walking out wiv yer no more, Bill, so there, I'm tellin' you, young feller my lad."

And Bill caved in utterly, just as Gloomy Fanny came past the door again.

"That's 'im," said Liz. And darting to the door she beckoned him in. Folks outside wondered who was ill there and where the new doctor came from.

"This is the gent, muvver," said the genius with the feather, and with a bright blush and extraordinary fluency she went on: "Fahnd 'im in the trine, comin' to W'itechapel all for a bet that 'e could earn 'is livin'; and the nowtion strikes me that 'e and us could do each other a good turn, me speakin' to 'is lordship first on accahnt of a norrible murder in Wappin'."

Gloomy Fanny, with his hat off in the shop, made a striking picture. Mrs. Potter and Bill looked at him hopelessly and helplessly. It was as though the genius of the family had "come over" Jamrack's and had brought home an elephant. Bill glared at him jealously and sized him up from the boxing point of view. If his lordship's left was as straight as it was long he would be an awkward opponent. Mrs. Potter at last found her tongue.

"Gled to mike yer acquaintance, sir, my lord," she said. "P'raps you'd walk into the parlor be'ind, which is more comfortable."

"Thank you, I will," said Fanny with a bow, and he followed her with every sensation of a completely furnished nightmare. Lisbeth Ann stayed for a moment's doubtful dalliance with Bill.

"Yer do love me?" asked Bill urgently.

"I'm athinkin' abaht it," said Liz.

"If I knowed for certing as you did I could be very civil to this bloke," suggested Bill.

"You'll be civil wivaht bein' certing, then," said Liz, as she followed the others into the back room—known as the parlor, probably on account of the usual stuffed parrot and Bible that had the places of honor. The atmosphere reeked of ancient vegetables and it made Fanny cough.

"Please set dahn," said Mrs. Potter; "farver will be in in a minute."

And Fanny sat down.

"I must have drunk a deal more than I imagined," said Fanny to himself—"a deal more. I don't think much of this game. It's—it's a hideous game."

Mr. Potter, having been relieved at the barrow by Bill, slid obsequiously into the room. Fanny had Lisbeth Ann's word for it that he was clever, but he certainly did not look it. He looked anxious, earthy and surprised, as if he were a vegetable suddenly plucked from the ground. Mrs. Potter also looked worried, though rather cleaner. Fanny looked worried and very clean. His shirt-front was wonderful; Mrs. Potter couldn't keep her eyes off it. The only one who seemed to have any self-possession was Lisbeth Ann, who stood up by the door.

"Let me expline again," she said. "This gent 'as mide a bet 'e can live dahn in W'itechapel—'avin' only a bob capital—for a 'ole week ——"

She paused and looked at Fanny. He started.

"Right. Here's the shilling," he said, producing it. They eyed it curiously.

"And 'e's a lord—Lord Fanshawe, I think," said Liz.

"No, Lord Laxton," said Fanny.

"I thought you said your nime was Fanshawe," said Liz.

"So I did," said Fanny, "but that's my family name. The other is a title, you see."

No one saw, but they let it go.

"And accordin' to farver, if tride don't improve we're busted," said Liz.

"All along of that grammerfone," said Mr. Potter viciously. "Right you are, Liz. Busted! Broke!"

"And we'll 'ave to give up the shop and tike to barrers again," said Liz. Mrs. Potter wept unobtrusively.

"After risin' so 'igh," said Liz tragically.

"Very 'ard to go dahn again," said Potter, "all along of a blasted grammerfone."

"'Ave we done everyfing?" asked Liz dramatically. "Yes, we 'ave. And it's 'opeless."

"That grammerfone," said Potter.

"Shut up, farver," said the genius. "And 'ere Providence frows a live lord in our parf, in hevening clo'es, and the nowtion strikes me 'e can save the business, we obligin' 'im at the sime time for a week so that 'e can win 'is bet."

"It's never, never been done," said Mrs. Potter, weeping.

"No more 'as a grammerfone in the greengrocery," said Potter. Fanny understood then that Liz thought her father clever because he wasn't so great a fool as her mother. Many get their reputations in the same way.

"Then it's goin' to be done nah," said Liz firmly.

"The on'y objection I see," said Potter, "is that the tile's too thin for the av'ridge. I ain't throwin' no dahts on your tile, my lord, but you 'ave to own that such a tile of a bet is thin."

Liz cut in before Fanny could say a word himself.

"Gah'n," she said; "we ain't a-goin' to begin wiv no tile of a lord! There's the clo'es 'is lordship 'as on, and it's obvious 'e's a toff by the look of 'im; and the 'ole street and nahbrood knows well toffs is curious and does the strangest things, because their lives is dull. And they'll come from all parts as far as Hepping to buy taters off of 'im, or I don't know 'em."

"I dessay as the 'ole street will be blocked," sighed Mrs. Potter, "and it ain't never been done."

"Then it's goin' to be done this very d'y as is tomorrer," said Liz. "So shike 'ands all rahnd."

"I'm agreeable," said Potter, offering Fanny his hand. And Fanny took it without a quiver. In a nightmare one has to do what comes, and there is no use kicking. He also shook hands with Mrs. Potter, who had made hasty and furtive attempts to wash hers before she offered it, by rubbing it on a wet cabbage in a basket under the

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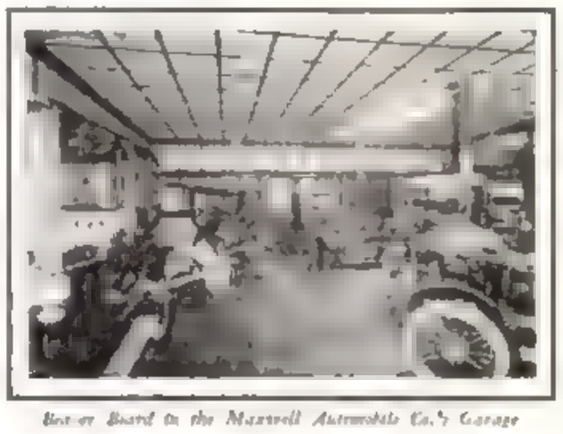

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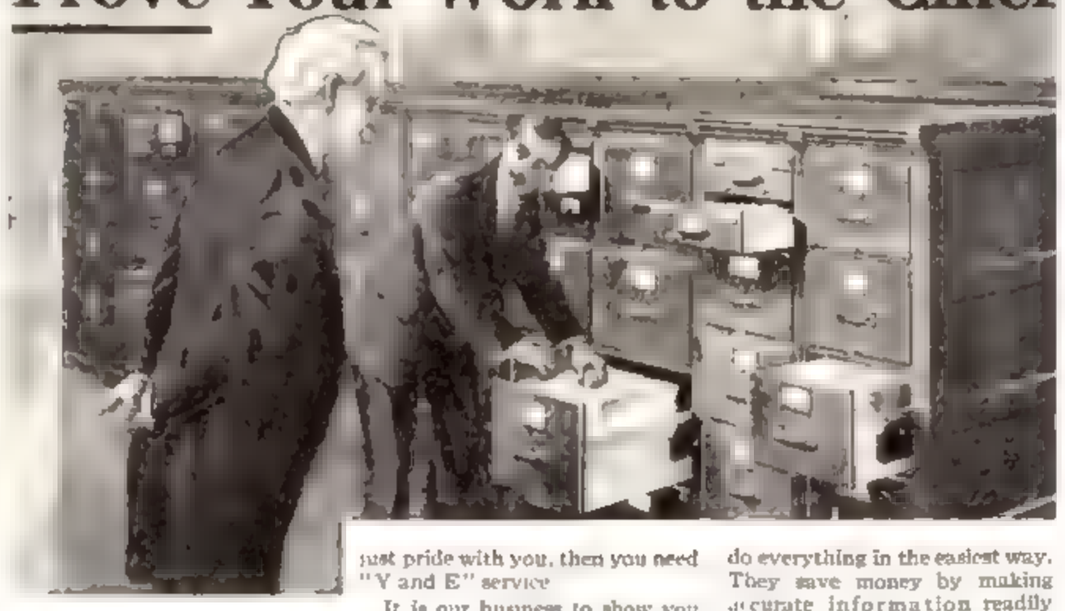

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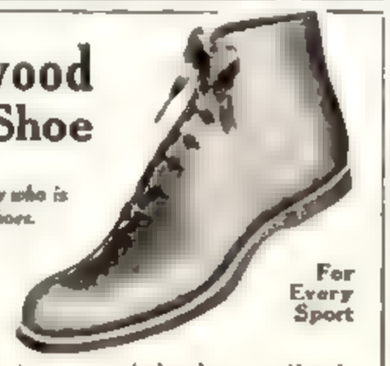

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table. He was much relieved to find that Liz's own hand was quite clean and very warm and comforting.

"Nah, let's shut up and 'ave in Bill, and lay aht what's to be done termorrer," said Liz. "For 'is lordship 'as to be arranged for to 'ave a bed somewheres."

"And I forgot a toothbrush," said Fanny gloomily; "in fact, I forgot everything. Can I get a toothbrush for a shilling?"

"Can't you do wivaht a toofbrush for a week?" asked Potter.

"P'raps you could borrow one, Liz," said Mrs. Potter.

"Nah," said Lisbeth Ann. "I'll get 'is lordship one at the chemist. I can get one for a tanner, I b'lieve."

While they discussed such matters Potter and Bill closed the shop, as it was now very late and any trade there was seemed wholly drawn to the neighboring vegetable emporium where the gramophone brayed.

Mrs. Potter laid out a supper of bread and cheese and Bill went out for some beer. Presently Fanny found himself alone with Liz.

"You seem very sadlike," she said, with pleasing diffidence in so confident a young person.

"I'm always like that," said Fanny.

"You ain't feelin' 'sif you'd like to back aht and go 'ome?" she asked anxiously.

"Oh, yes, I am," said Fanny, "but I sha'n't. I never do."

"Never do what?"

"Back out," said Fanny. "I like to play the game, whatever game it is. I'm thinking about that toothbrush."

"Don't you worry abaht no toofbrush," said Liz. "I'll see you get it. You'll win that bet easy. It was luck you met me though."

"It was," said Fanny fervently; "what should I have done if I hadn't? I tremble to think of it. I might have walked about all night."

And Bill came in with the beer as Mr. and Mrs. Potter returned. Fanny sat between his hostess and Liz. Every one seemed slightly nervous.

"It ain't fit to set before the likes of 'im," Mrs. Potter said to her husband. Fanny overheard it.

"I love bread and cheese," he said, as cheerfully as he could. "What kind of cheese is this?"

"The best Dutch," said Mrs. Potter.

"I'll make 'em get some at my club," said Fanny.

Potter poured him out some beer and took some himself.

"It's a rum start, my—my lord," he said after he had taken a drink.

"Very rum," said Fanny.

"My gal 'ere is rum," said Potter, "full of nowtions."

"So I should think," said Fanny.

"It ain't never been done," sighed Mrs. Potter.

"Blast that grammerfone," said Potter.

"Don't swear, farver," said his daughter severely. "Bill, wot are you lookin' so black abaht, as the bus-driver said to the nigger?"

"I ain't lookin' black," said Bill, lying promptly. He looked very black indeed, but it was mostly earth from potatoes, after all.

"'Ow'd your rich pals come to think of the nowtion of your comin' to W'itechapel?" asked Potter. "Was they lords too?"

Fanny said they were not, but that one would be presently; and he told them how they came to think of it.

"Toffs are that curious," said Bill suddenly. "There was a toff at Wonderland the other night; very drunk 'e was, and 'e went to Bob's corfee-stall and give 'im ten bob to let 'im run the show from twelve to one. And 'e give away the corfee and kikes free to all. 'E allowed 'e could box a bit, too, but the perlice took 'im 'ome."

"Did 'e go quiet?" asked Liz, glad to find Bill so sociable.

"Not to say quiet," returned Bill, "but they persuaded 'im in the hend."

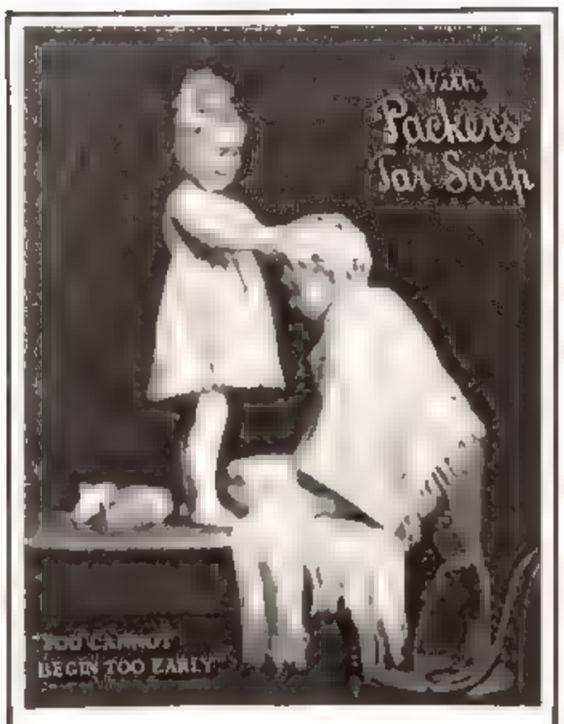
He leaned over to Liz.

"W'ere'll 'is Jills sleep?" he asked in a raucous whisper. Fanny wondered who His Jills was, but presently discovered that Bill referred to the guest.

"Ain't Mrs. Smiff a room to let?" asked Liz.

"Yus, wot the Rooshian 'ad that was took by the perlice," said Bill. "Very good room, too, just below mine."

"Then you take 'is lordship there," said Liz, "and mind you be'ive."



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"'Oo ain't a-be'ivin'?" asked the aggrieved Bill. "It's a first-class room."

"Is there a bath?" asked Fanny eagerly.

"A wot?" asked Bill in astonishment.

"A barf," said Liz.

"Not as I ever 'eard on," said Bill, shaking his head.

"Can't you do wivout a barf for a week?" asked Potter.

"I never have done," said Fanny unhappily.

"There's tuppenny ones at the Munisippal barves," said Mrs. Potter. "Also wash'ouses."

"If you don't wash for three days you get over wantin' to," said Potter. "I found that aht arter I left the army. They make you wash a lot in the service, 'ot weather or cold, just the sime. It's very rough on some. But not on me. I rather liked it."

"I was always one for barves," sighed Mrs. Potter, "but the money Liz spends on 'em ——"

It evidently did not bear thinking of.

"'Ave you a smoke abaht you, Potter?" asked Bill. "I could do wiv a cig."

"You can't get one off of me," said Potter.

Fanny put his hand in his breast-pocket and pulled out his cigarette case. By great good luck his friends had forgotten it when they deprived him of his sleeve-links. It was very handsome, being of gold, with his initials in small diamonds.

"My!" said Liz. And Bill's eyes fairly bolted out of his head.

"Nah I believe it," he murmured.

"Wot can you get on that?" asked Potter.

"Get on it?" asked Fanny.

"At a pawnshop," said Potter, "wot else?"

"I don't know," replied Fanny. "Will you have a cigarette?"

Potter refused politely and pulled out his pipe. Fanny offered the case to Bill, who took a cigarette with a great show of delicacy.

"'Ow much is that fakement worf?" asked Potter, who was very direct. Fanny didn't know.

"May I look at it?" asked Mrs. Potter eagerly.

"Di'monds!" said Liz. "Oh, my, wot did I tell you?"

"It's a fair knockout," said Bill. "I'll lay five bob to a potato-parin' I could raise five quid on that anywhere."

Lisbeth Ann looked alarmed. She feared lest Fanny should pawn it and be able to dispense with her help.

"I mustn't pawn it," said Fanny; "it wouldn't be playing the game."

"No more it would," said Liz. "They'd think it very low, wouldn't they?"

"Putrid," said Fanny.

"You allowed to come with what you stood up in?" said Mrs. Potter.

"That was the implied understanding," said Fanny.

"I wouldn't care to go up West and do that sime. I own it freely," said Bill, "quite freely."

"I think it was brave of you," said Liz, "bein' a lord too. What does a lord do?"

"Ah, wot?" said Potter. "I've never rightly understood wot it was, nor 'ow they made a livin'. Ain't it strynge the talk there is abaht lords and the like, and not till it comes 'ome to a bloke does 'e tumble to the little 'e knows."

Fanny owned that it was strange. Somehow the possession of the cigarette case cheered him mightily. It was true that he must not pawn it if it could be helped, but it gave him some strength. Besides, it seemed somehow to prove that he was a lord. And, after all, as Burke and the others had deprived him of everything valuable that they could think of, he was under no very strong obligation not to use the asset if it was really needed. Thus he became, for him, very cheerful indeed. For several minutes together he forgot the girl who had married the other man. The people he was with were exceedingly interesting. He felt that he was on his travels, that this was a great adventure. He tried to satisfy their curiosity about lords, and discovered some of the weaknesses in the case of the dominant caste as he did so. They listened to him with fixed attention as he floundered. The East tried to understand the West, and tried very hard indeed, though without much success. But Potter, who seemed to Fanny to get cleverer every moment, summed it up at last.

"I dessay they 'ave their troubles," he said, "but the hupshot of it, so to speak,

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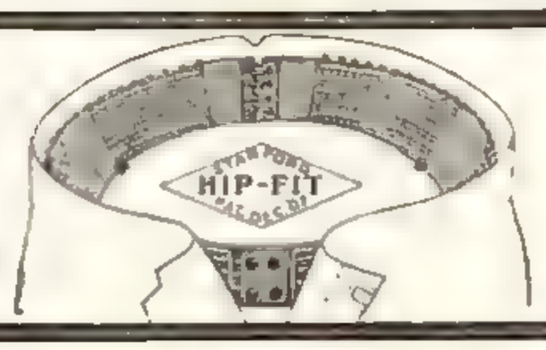

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HIP-FIT MANUFACTURING CO., 60 Grand St., New York

is this: They ain't sufferin' from no hanxtousness to give hup their jobs for a better, and in the Heast Hend that's the main aim of every per.s.n' blighter I've met wiv, includin' poor Pilgarlic."

This fine literary allusion to Pilgarlic was lost on Fanny. He had no idea who Pilgarlic was. Perhaps he was some bankrupt friend.

"I dessay you're right," said Gloomy Fanny. "But life's a very mixed game."

"So it is," said Bill earnestly. "I own it freely. And speakin' for myself I wouldn't be King, not if he wanted it ever so."

The picture of the King earnestly endeavoring to abdicate in favor of Bill pleased Fanny amazingly. He laughed for the first time, and when Fanny laughed his smile was like the sun coming from behind heavy clouds. It helped every one. They all smiled. Potter forgot he owed ten pounds for rent. Mrs. Potter was almost wrought up to declaring that she didn't mind if it had never been done before. Bill himself guffawed, and said:

"Wotto! Think of Liz as a Queen!"

"Gah'n! I'm thinkin' of that toofbrush," said Lisbeth Ann. "I'll off and get it. And I'll speak to Mrs. Smiff myself on the w'y."

She returned in ten minutes and gave Fanny his toothbrush.

"I've settled it wiv Mrs. Smiff," she said breathlessly. "And knowin' wot she is, I pitched her a tile."

"Wot tile?" asked her mother anxiously.

"It came into my 'ead as I went along," said her daughter. "I said as the cove as wanted the room was on the music-hall styge and had lost his things, all but wot he pl'yed in. And I said there was a mystery abaht 'im because he was a nowbleman come dahn on accahnt of bein' poor. And I said farver knowed 'im well when he was a soldier and would answer for the rent, which is three and a kick."

The genius with the feather was obviously enjoying herself.

"Ye're a wonder," said Bill. "That sounds a little bit of all right, don't it? Accahnts for those clobber, too, and everythink. I wouldn't 'a' tho't of it in a week, now, nor a month, I own it freely."

"And it's time your lordship went to bed," said Liz. "Termorrer will be busy, or I don't know W'itechapel."

Gloomy Fanny rose. It had not come to him that Mrs. Smiff was really Mrs. Smith. It never did dawn on him in fact.

"Is this Mrs. Smiff a decent sort?" he asked doubtfully.

"She'll be a muvver to you," said Bill earnestly. "I'm the w'ite-'eaded boy wiv her now, but you'll put my nose aht of j'int or I'm a Rooshian Prooshian."

It did not come out what a Rooshian Prooshian was, but Gloomy Fanny had become used to not knowing what many expressions meant, and did not ask.

"An' you'll 'ave your brekfuss 'ere," said Mrs. Potter.

"I am greatly obliged," said Fanny. "I trust I am not inconveniencing you in any way."

"Nuffin' puts muvver aht," said Liz, "on'y surprises and 'avin' new things done."

"I stand by the good old w'ys," said Mrs. Potter firmly.

"And nah she knows yer, my lord, it's all hunky. Ain't it, muvver?"

"'Avin' got over the shock, yus," said Mrs. Potter.

Potter rose and drank the remains of the beer to his lordship's health.

"'Ere's to yer, dad drat yer, 'ere's to yer and towarda yer; if I'd never 'a' seen yer I'd never 'a' knowed yer," said Potter.

"Thanks awfully," said Gloomy Fanny, and shaking hands with them he and Bill went together. Liz followed them to the street door.

"Cheer up," she said; "it'll be all right, you trust me."

"Oh, thanks, I'm awf'ly bucked," said Fanny.

And he and Bill went down the street.

"I'm gled it's dawk, you bein' a toff," said Bill.

"Why?" asked Gloomy Fanny.

"Soshiatin' wiv toffs looks bad," said Bill. "Toffs is very suspicious persons dahn 'ere, dahn't yer know. Wot'd your pals s'y if they seen you and me in 'Yde Park?"

"Ah, I see," said Fanny; "of course."

"Sime 'ere," said Bill, turning a corner rapidly into a particularly murderous street, still adorned as to some of its doorsteps by ladies in dishabille. Fanny's heart sank within him; he wished he had asked for permission to sleep with Potter's potatoes. And suddenly Bill stopped in front of a house and opened the door with a key.

They were met in the passage by Mrs. Smith. She was a very big, asthmatic woman, with an exceedingly large, fat face. Fanny knew there was no bath in the house as soon as he saw it.

"This is the gent that our Liz spowk of," said Bill.

"Seemin'ly," said Mrs. Smith.

"As wants the room," said Bill.

"Seemin'ly," said Mrs. Smith. "The larst as 'ad the room was an annachest; but wiv Miss Potter's recommend I'm agreeable."

"Thanks," said Gloomy Fanny; "thanks awf'ly."

"You bein' on the styge too," said Mrs. Smith. "Is it a song and dance?"

"Is it what?" asked Fanny.

"A song and dance," repeated Mrs. Smith.

"Yus, s'y yus," whispered Bill.

Fanny obeyed literally.

"Yus," he said.

"And are you nowble?" asked Mrs. Smith.

"Yus," said Fanny.

"A forring nowbleman on the styge, as does a song and dance," said Mrs. Smith slowly. "I've heer'd of sich. This 'ouse is respecterbul! I'm 'ighly respecterbul. The second floor front, if you please."

They followed her up.

"She tikes to yer amazin'," said Bill.

"Does she?" asked Gloomy Fanny.

They came to his room, and Mrs. Smith planted the candle on a chair.

"This is it," said Mrs. Smith. "There's a bed for you."

"Is it—is it clean?" asked Fanny.

"Look at the cleanness of it!" said Mrs. Smith. "I'm that pertic'lar! The annachest—'im the perlice took—was that pertic'lar!"

"I'm very glad to hear it," said Fanny.

"If you 'ear anythink to the contrairy of this bein' the cleanest 'ouse in the rowd let me 'ave full pertic'lars of them as said it and I'll pull their dirty 'air out," said Mrs. Smith.

She retired through the door, leaving Fanny and Bill together.

She returned in a moment and put her head in.

"Song and dance, was it?" she inquired.

"Yus," said Fanny mechanically.

"Arter eight in the mawnin' there ain't no objection to the song," said Mrs. Smith; "but the floor won't stand the dance."

"I'll—I'll remember," said Fanny.

They heard her go downstairs.

"She's quite took to you," said Bill triumphantly, as if he had expected something else. "On'y——"

"Only what?" asked Fanny.

"Down't you show 'er that fag case of your'n," said Bill confidentially.

"No!" said Fanny.

"She's 'ighly respecterbul," said Bill, "on'y she can't stand temptation. She can't stand it somehow—some can't."

"I suppose not," said Fanny.

"You look ravver dahn; ain't yer 'appy?" asked Bill.

"I mostly look that way," said Fanny.

"Can't 'elp it?" asked Bill.

"I suppose not," said Fanny.

"Termorrer'll cheer yer hup," said Bill. "There will be a crahd! Good night."

They shook hands and Bill went. With a look of pain unutterable Fanny sat on the edge of the bed, the cleanliness of which had inspired Mrs. Smith's exclamation. Bill knocked and put his head in.

"Wot larks!" said Bill. "A song and dance!"

"Yus," said Fanny.

"So long," said Bill.

"So long," said Fanny.

(TO BE CONCLUDED)

Miss Glad Iron

Miss Sad Iron—"Those damp clothes make my nose cold so quick that I can't iron at all."

Miss Glad Iron—"Oh, I'm sorry for you. You see my internal heater keeps my point always hot enough to iron. The folks say that is great and call me the *Hotpoint*."

Miss Sad Iron—"Say Gladys! Do your folks smash and bang you around all day, trying to get you on your stand? I get thrown around until both the mistress and I are all worn out. She said the other day she lifted me 300 times and that made almost a ton."

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Miss Sad Iron—"Of course, you look fancy, all nickel plated, but think what you cost. A lot more'n I do."

Miss Glad Iron—"Yes—I cost a little more, but think what I save. I take the place of you and your four or five sisters. —I save on the cost of fuel and the discomforts of a hot fire. —I'm always ready to work anywhere—any time—kitchen—bedroom—porch or basement—turn the switch and I'm ready for business. Save time, too, because I'm always just the right heat, and no running back and forth from board to stove. Things go so smoothly—we're done almost before we realize we've been working at all!

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Miss Sad Iron

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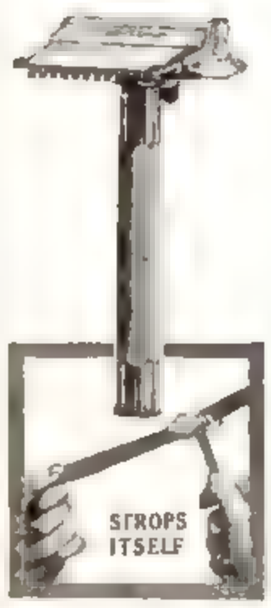

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PAINTING THE LILY

Concluded from Page 17)

possessed, also, a daring and ingenious imagination. With infinite pains and equal art, he grew and trained a set of flame-colored, curled and parted whiskers. With a glistening silk hat at one end of his face and those incandescent whiskers shining like an inverted aureole at the other, he becomes at once the center of attention in any crowd. Not a full-page advertisement—if professional ethics permitted—could begin to equal as a publicity promoter that bright-red beard. Within a short time it has been the object of a glowing eulogy from the lips of the new Speaker of the Lower House of Congress, and hardly a week passes that it does not break into the first page of some metropolitan paper in both descriptive text and illuminative picture. Given the possession—in the background—of something more than average legal abilities, it cannot be questioned that one proved method of rising to professional prominence is carefully to cultivate a hirsute sunset.

Equally effective—whether the result of calculation or the legitimate expression of his personality—were the maneuvers of a young physician, who has added to great financial success a more than local professional reputation. He began his practice in a great city in the East, where the winter climate is exceedingly severe. Even in the coldest and most stormy weather he consistently refused to wear a long overcoat; and, except in cases of emergency, he as consistently spurned any other conveyance than his own legs. Perhaps, in the beginning, necessary economy dictated both of these measures, but he was quick to see that persisted in they would make him conspicuous. Today, when a coat of sables is quite within his reach—when he owns two or three automobiles for the use of his family he still walks his rounds in all sorts of weather, buttoned tightly in a short jacket. And on the fashionable avenues, where most of his practice lies, his soft and luxury-loving patients look out with something like awe at the tall figure of the doctor as he strides along through the snow. His stalwart frame, his red cheeks, his apparent indifference to wind and weather, make an almost irresistible appeal.

Even more difficult is the problem of the young physician who, locating utterly unknown and with small resources in a small town, is compelled by the ethics of his profession to wait in silence for the coming of the sick, the halt and the blind. If he be shrewd and clever he adopts indirect and devious means of attracting the spotlight of popular attention.

One such clever youth came to open his first office in a New England village of two thousand people. He was utterly obscure and unknown, and there were very good reasons why neither his parents nor the friends of his early days could be of the slightest assistance to him. He brought with him from the medical college less than a hundred dollars in cash, a few books and instruments and a single suit of black clothes.

The village was built in traditional style, with the five churches, the opera house and other prominent buildings about the public square. On one of the most prominent corners the young doctor rented two rooms on the second floor—with a stairway running up the outside of the building—and paid for them a month in advance. He quickly cultivated the acquaintance of the local druggists, joined a couple of fraternal orders, put a modest card in the county weekly and waited a month for the coming of patients. During that time he had perhaps half a dozen callers and both his cash and his patience were near exhaustion. One Sunday morning, as he sat gloomily in his office window and watched all the inhabitants passing on their way to church, he had an inspiration.

During the next week he made appointments with at least a dozen people to come to his office between ten and eleven o'clock the following Sunday morning. Only two or three of them were patients; the rest were summoned on various pretexts—but the result was the same. Church-going Ruralville beheld with impressed eyes that procession climbing and descending the steps to the young doctor's office. Being so busy, he must, therefore, be skilled and learned! The next time little Clarence was ill and old Doctor Potter happened to be out of town, Mrs. Arnold sent for the young physician who had so many patients. Before long he had a very profitable practice.

Paint Efficiency

A year ago a man drove out to our factory fourteen miles from the center of Chicago, in a taxi-cab and introduced himself as a banker in an Indiana city. He had been interested by our advertising and wanted to know how to go about it to get sufficient Carter White Lead and pure linseed oil to paint several houses.

A few days ago we received a letter from him saying: "You will remember me coming to your factory last spring to see you about using Carter White Lead. Was so well pleased with it that I don't want to use anything else this season. . . ."

This man—like every other property owner—was looking for paint efficiency, but—unlike many—was willing to go to some initial trouble to secure it. He found it in

CARTER
Strictly Pure
White Lead

and pure linseed oil. So can you and without coming to our factory. More than ten thousand dealers all over the United States handle Carter and wherever there is a dealer handling it there are competent painters who use it and who know how to mix it with pure oil and colors to suit the varying requirements of lumber, old paint, atmosphere and climate, to make the one best paint.

If your dealer does not carry Carter, and will not order it for you, drop us a postal and we will refer you to one nearby who will supply it.

Ask for our free book "Pure Paint." If you will **act** on the information it contains, you will avoid all further trouble with paint. Color plates of modern houses attractively painted accompany the book.

CARTER WHITE LEAD COMPANY
12080 S. Peoria Street, Chicago, Ill.
Factories: Chicago-Omaha.

THE highest realization of dignity and refinement in men's clothes is a correctly tailored suit of a *Shackamaxon* fabric. Comfort and individuality are assured by the soft texture and exclusive pattern, when fitted to you in the making by a good merchant tailor.

Only the best merchant tailors have *Shackamaxon* fabrics. You can't get them in ready-made suits. If your own tailor hasn't them, ask us where you can see the beautiful new worsteds and blue and white outing serges.

If any fault develops in any Shackamaxon fabric at any time, write to us and we will make it good.

J R KEIM & CO
Shackamaxon Mills Philadelphia
Look for this trade-mark on every yard.

"Shackamaxon"
TRADE MARK REG. U.S. PAT. OFF.
Guaranteed Fabrics

Keep a Cash Account

Woolson's Expense Books, for personal and household accounts, run from 25 cents to $3.50, furnish complete expense analysis by weeks, months and years. Interesting circular free.
George B. Woolson & Co., 36 Elm Street, New Haven, Conn.

Your Last Chance to Get A HUDSON this Year

In Some Sections All Are Gone—In All Others Only a Few Are Left

YOU must act quickly if you want a Hudson. More than a hundred Hudson dealers have orders in hand for all the cars we can possibly deliver within the time specified.

SOME have oversold their allotments and are buying cars at a premium from other Hudson dealers, so they can protect their extra orders. At the factory we now average more new orders every day than our facilities can accommodate.

SO you see this is not soliciting your purchase of a Hudson, so much as it is a warning that you should decide at once, if you are to get the *one advanced car* of the year.

BECAUSE of this demand for Hudson cars many intending purchasers will be forced to wait until late summer before they can get deliveries.

BUT in some localities it is still possible to find an unsold Hudson. A few dealers foresaw the great demand for the Hudson and early placed orders for a large number of cars. If you reside in a section where we are represented by such a dealer, then you are fortunate. In no other way is there any likelihood of your being able to get a Hudson this season. By just examining this *one advanced car*, even though you will be unable to get delivery, you can at least determine what automobile is next best for you to have.

Why This Great Demand?

We knew when Howard E. Coffin had finished the first HUDSON "33" that it would be a great success. So we built one of the most modern automobile plants in the world, covering practically six acres of floor space—especially to take care of the demand we were sure it would receive.

Because of the tremendous success of his four previous cars of different makes, dealers unhesitatingly placed orders for more than 10,000 cars—all our year's product.

We knew those orders were only tentative and meant nothing unless the HUDSON "33" fulfilled our every promise and made good every expectation of these shrewd buyers. But we also knew the car for it had been thoroughly tested under the most gruelling conditions and on every sort of road before the trade knew that there was to be a new HUDSON model.

We perfected an organization to produce this car. We engaged engineers and mechanics, trained in the finest kind of machine work, to build the HUDSON "33." The demand for cars increased. Orders were placed by consumers faster than cars could be finished.

The plant and the organization to take care of the demand—and this during a season when automobiles were not selling rapidly and when predictions were rife that prices would be cut—has proven entirely inadequate to meet the requirements.

The simplicity that is embodied in every detail of the HUDSON "33," the ample provision for strength, for long wearing qualities, comfort, luxury and appearance established a new motor car standard.

The HUDSON "33" truly sounds the new keynote of simplicity. It has fewer parts than most cars. It is dust proof in every bearing and embodies features that were unknown in the costliest cars of two years ago.

These new features can be obtained in combination on no other car at any price.

The One Chance For You

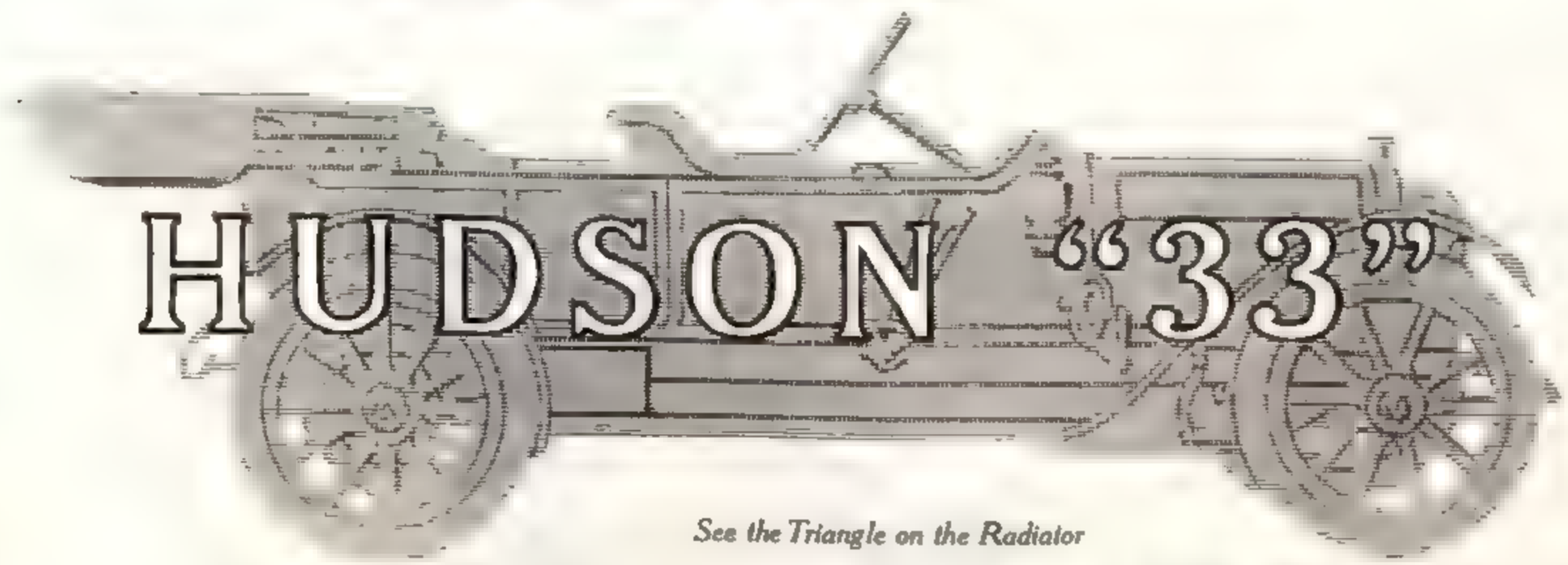
Some few dealers anticipated this demand for the HUDSON "33." They placed orders for great quantities of cars and if you happen to live in a city or town where there is such a HUDSON dealer, then you may have a chance of obtaining a HUDSON "33" this year. It is remote—yet surely it is worth investigating.

If you are not contemplating buying a HUDSON "33" but are considering some other car—no matter what its price may be—it is especially important that you first examine the HUDSON "33." In that way you will form a standard of what to expect in the car you have in mind.

Act quickly if you are buying any car this season.

Write us or see our dealer in your territory at once.

The HUDSON "33" is furnished in four types: A Touring Car at $1400, a Pony Tonneau at $1450, a Torpedo at $1500, and a Fore-Door Touring Car at $1500. Each model accommodates five passengers except the Pony Tonneau, which carries four. These prices include lamps—gas and oil—Prest-O Lite gas tank, Bosch magneto, mohair top, tools and tire repair outfit.

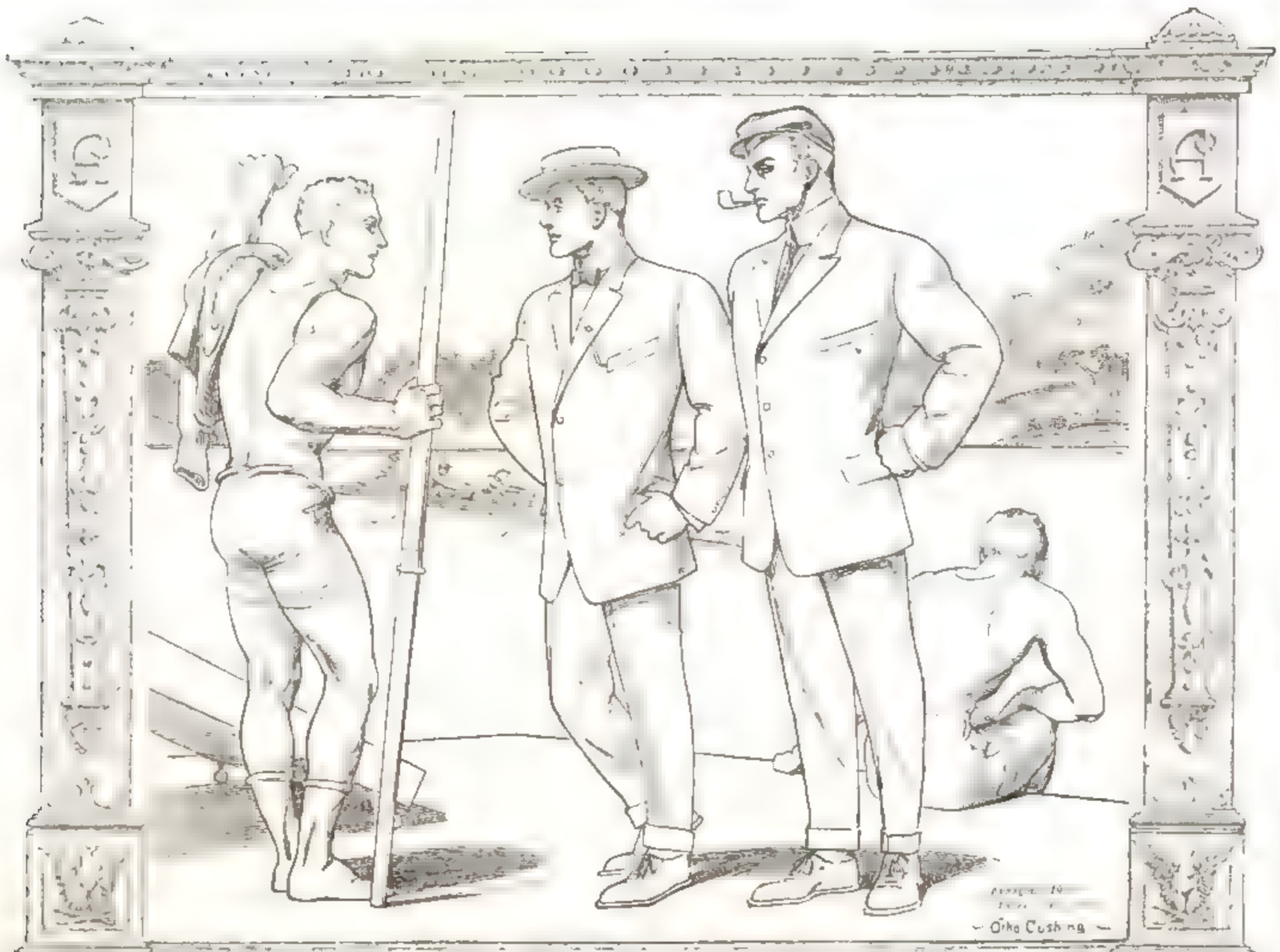


HUDSON "33"

See the Triangle on the Radiator

HUDSON MOTOR CAR COMPANY

7000 Jefferson Ave., Detroit, Mich.



Facts or Fancies About Clothes—Which For You?

An appeal to the *eye* is meaningless without an appeal to the *reason.* *Talk* about superiority in clothes means nothing unless it gives *facts in evidence.*

An Authority

WE publish, each season, a little book that is an authority on fashions [illegible] facts about Fashion's dictates in colors and patterns and shades are also contained in "The Book of Men's Fashions." A copy will be sent you on request, without obligation. Write today. Ask for Edition A.

For example: The true *statement* that Adler-Rochesters are the finest clothes doesn't carry conviction. But belief is compelled by the supporting truth when cited, viz.: *The Adler-Rochester plant is the finest tailoring institution in the world today.*

ADLER-ROCHESTER CLOTHES

There's proof, too, of superior worth in this famous make by simple comparison.

Go to the merchant in your town who sells the best clothes. Ask to see his Adler Rochester stock, and inspect it carefully.

Then look at other clothes of similar prices—or visit the shop of your finest tailor—and see whether you can match in quality a single Adler-Rochester detail.

L. ADLER, BROS. & CO. - - Rochester, N.Y.

Soldiers and Militiamen here's your pen

It can't leak even if you carry it in your pants pocket upside down, or in your field belt like a cartridge. It is only four inches long, but a full-fledged Parker fountain pen with the Lucky Curve ink-feed and an inside cap that encloses the pen point in ink-tight box, making leaking impossible.

PARKER JACK-KNIFE SAFETY FOUNTAIN PEN

In any walk of life, this is a fountain pen of extraordinary convenience—just the size to slip flat in the lower vest pocket, or for a lady to carry in a purse or handbag.

Regular Size, like illustration, with No. 2 gold pen, $2.50; with larger size gold pen, $3, $4, $5, [illegible]

If accident [illegible] accident inside a year, I will repair or replace it. Sold by dealers on 10 days' Test Trial. If you can't find a dealer, write to me. GEO. S. PARKER.

PARKER PEN CO., 90 Mill St., Janesville, Wis.

SAVE MONEY

An Underfeed Heater Will Reduce Your Coal Bills From ½ to ⅔

If you are among the thousands who have been paying *big* money for *unsatisfactory* heat, why not take out that old heating plant at once and *reduce* your future coal bills from *one half* to *two-thirds*, by installing one of

THE PECK-WILLIAMSON UNDERFEED HEATING SYSTEMS

Warm Air Furnaces — Hot Water or Steam Boilers

The UNDERFEED burns *cheapest* slack or pea and buckwheat coal. Hard or soft coal. All fire on top [illegible] coal burning way endorsed as [illegible]

H. J. Heinzen, 301 Hazel Ave., Canton, Ohio, has had an Underfeed five years. He says: "We have June weather the year round. My coal bill to heat eight rooms has never been more than $14 for the year."

Underfeed booklet, with [illegible] plans of [illegible] and Water Boilers, and FREE Heating plans of our Engineering Corps are FREE. Fill in and return [illegible] below today.

THE PECK-WILLIAMSON CO. 329 W. Fifth St. Cincinnati, O.

[illegible] about how to cut down the cost of [illegible] 50% to 60%. Send me—FREE

UNDERFEED Furnace Booklet. ____ Boiler Booklet. ____ (Indicate by X Book you desire)

Name [illegible]

Name of your dealer

Collar News

If you have collar troubles, write us. We have had 45 years experience and may be able to advise you. Send for booklet showing these and other styles.

IF you buy a collar for style, see the new Canton and Newark. They have class and style to spare without being foppish. If it's quality you want, make sure of the dog's head trade mark—*that means the collar is linen.*

BARKER BRAND LINEN COLLARS

made in ¾, ⅞ and 1¼ sizes, combine style, quality and price as no other brand can do, or does. If your dealer cannot supply you send $1.00 for 8 postpaid.

WM. BARKER CO., Makers, Troy, N.Y.

Here's summer comfort for you—

One ounce per pair!

Can't you imagine how comfortable, cool and contented your feet will be in this Iron Clad No. 598—a sock practically without weight; only *one ounce per pair*, and so light and sheer that every breeze goes through.

IRON CLAD No. 598—only 25c

is the silkiest, handsomest gauze sock you ever saw at anything like its price; and the most *durable*. Light as it is, it wears as well as much heavier hose, because the heels and toes are double-knitted of Iron Clad's strongest "extra twist" yarn.

Soon now the thermometer will be "sizzling"—you'll be glad then that you have some cool Iron Clads to wear. Why not provide yourself *now?* If your dealer cannot supply you, just send us 25c. direct for each pair wanted, stating size and colors (best three colors: Golden brown, Dark blue and Black). We mail *prepaid.*

Send for our handsome catalogue, in colors, showing Iron Clads for the whole family. Mailed free.

TRADE Iron Clad MARK

COOPER, WELLS & COMPANY
212 Pine Street, St. Joseph, Mich.

They die outdoors!

No mixing

No Spreading
No Muss No Trouble

Rat Bis-Kit

[illegible]

PATENT YOUR IDEAS

Book, "How to Obtain a Patent" and "What to Invent" sent free. Send rough sketch for free report as to patentability. Patents advertised for sale at our expense in Manufacturers' Journals.

Patent Obtained or Fee Returned

CHANDLEE & CHANDLEE Patent Att'ys
Established 16 Years
1007 F Street, Washington, D. C.

AGENTS Portraits 35c, Frames 15c, Sheet Pictures 1c, Stereoscopes 25c, Views 1c. 30 Days' Credit. Samples and Catalog Free. CONSOLIDATED PORTRAIT, Dept. 4015, 1027 W. Adams St., Chicago

3000 GUMMED LABELS, Size, 1 x 2 in., her printed to order and postpaid. Send for Catalog. Fenton Label Co., Philadelphia, Pa. **$1.00**

IT is second nature to most women to make good coffee. Yet millions of American homes are denied really good coffee because so much coffee is indifferently or ignorantly *blended*. Here is coffee that will just suit you—blended after the private recipe of Mrs. Rorer, the famous cooking authority.

Mrs Rorer's
OWN BLEND
Coffee

It possesses that indescribable deliciousness, that elusive tang, which draws a sigh of perfect content from the coffee lover. It comes to you with all its full "newly roasted flavor" in our patented *triple-sealed* package. Order Mrs. Rorer's Coffee at your grocer's today. If it isn't the best you've ever tasted, he is authorized to give you your money back.

FREE: Mrs. Rorer's Book
"27 Coffee Recipes"
Write for it today

You'll miss some real treats if you [illegible] what enjoyable desserts, cakes, pies and other [illegible] are made with coffee as a flavor. **Write for this free book today,** mentioning your grocer's name.

Climax Coffee & Baking Powder Company
Dept. E, 38 Main Street, Indianapolis, Ind.

Fish Hash
Codfish Balls
Creamed Fish
Fish Salad
Fish Soufflé
Fish Chowder

You will find

BURNHAM & MORRILL FISH FLAKES

a revelation for making these and many other dainty fish dishes. Really fresh Codfish—cooked—mildly salted—a few hours after taken from the ocean—immediately packed in our new sanitary parchment-lined—extra coated tins—no solder—no acid—no waste—no spoilage—ready for instant use.

Grocers everywhere sell Burnham & Morrill Fish Flakes—or send 10c. and a regular 10c. tin will be sent you. It costs us 18c. to do this, but we want every housewife to know Burnham & Morrill Fish Flakes at once. 10c. and 15c sizes (*except in Far West*). Book of Special Recipes Free

BURNHAM & MORRILL CO.
Portland, Me., U. S. A.

Best grade cedar canoe for $20

We save you $20.00 on a canoe. All cedar and copper fastened. We [illegible] power canoes. Write for prices with retailer's profit [illegible] manufacturers of canoes.

DETROIT BOAT CO. 118 Bellevue Ave. Detroit, Mich.

A WOMAN PIONEER

(Continued from Page 10

ward off the cold. They did not say very much, but they seemed decidedly observing—though a few of them had blank faces, as if their souls and minds were dead. There were the busy shearers—men of all types and apparently of several occupations.

As we watched, a band of weatherworn sheep drifted by, going eastward in charge of two lank, slow, weatherbeaten men.

"There's business for you!" Jim said. "Those men start early from the Pacific Coast in the spring, feeding their sheep along the way as they come. In the autumn they are as far as Kansas; then they sell the sheep, all freight charges escaped, to the feeders and speculators. And here's more business," he added a little later, as a train of wagons came lumberingly along the road toward the railway. They were piled high with sacks of wool. "They have come maybe a hundred and fifty miles to their market and there's twenty-five thousand dollars' worth of wool there. It's business—and romance."

There were busy-enough days on the ranch. There was the second lambing season to handle; there were some of the month-old wethers to prepare rapidly for market by feeding with oats and bran and corn; there were some sheep with sore mouths, to which we had to give two applications a day of sulphur and mutton tallow; there were others with scab that had to be dipped in a coal-tar preparation; there were the lambs' tails to be docked and the jumping sheep to be cured by fastening sticks of their own height to their tails, which would prevent backing; there was new woven wire to be put up in a pasture to protect the young lambs from coyotes.

My work was over and I could go back to Hetty Martin with the information that her son-in-law bade fair to be one of the successful sheepmen in Wyoming, despite the printed statement that twenty per cent of the people who try sheepfarming fail. I did not stay to see his shipment of the wethers in big double-decked cars holding two hundred and twenty-five animals. I am not sure that I should have liked to follow my charges till they were delivered to one of the numerous feeding stations near the market. All of ours were in shape for sale; had they not been, they would probably have been turned over to some farmer to be fed for three months.

Capital or Complexion

Exclusive of his expenses and of Paula's share, Jim cleared six thousand dollars on his venture—pretty unusual for a man who had been a herder three years before. It was clear to me, however, that, even if a man could get a share of free range, the initial expense of a breeding flock of twenty-five hundred or three thousand would be ten or twelve thousand dollars; and this does not allow for buying a home ranch or renting home pasturage. It was clear to me, too, that public range work is too hard for a woman—and would not be practicable unless she were associated with her husband or brother. Any woman who wants to go into sheepraising had better content herself with a band of three hundred, which she can feed on a home ranch of eighty acres and from which she ought, with careful management, to net perhaps fifteen hundred dollars the first year. If she has another woman to help her she might handle more sheep and more land. The chief advantage of the home ranch is that fewer sheep are lost and they shear about a quarter more than range sheep.

Yet, to purchase even an eighty-acre ranch, with the necessary machinery, cattle, horses, pigs and the band of sheep, would require about eight thousand dollars, unless the land were bought at an exceptionally cheap rate in some newly irrigated country, or unless it were held under a mortgage. If three or four women combined forces, such an outlay of capital would soon win a more than compensating interest. So far as exertion is concerned, the work is no harder than any other kind of farmwork; and, so far as money is concerned, no experiment with land can be successfully carried on today without some capital. The more capital a woman has, the better return she'll get for her labor and her dollars. It is quite possible to succeed with a thousand dollars—but not in sheep.

That great, still country of Wyoming is primarily a man's land. Men like to watch

"The American Watch for the American Soldier" was Horace Greeley's tribute to the WALTHAM. WALTHAM Watches went to the front with our soldiers in 1861. And many a veteran still carries the WALTHAM that was with him in action in those stirring days.

WALTHAM

was also the watch officially selected by Japan from the Western World's best products for her late war with Russia. Watches, like soldiers, must remain steady under fire and Waltham Watches have proved themselves absolutely reliable time-keepers under the severest tests.

The Waltham of today is a perfect watch for civilian or soldier.

There are no real improvements or refinements in modern watch construction that do not exist in Waltham Watches, and it would be difficult to name any modern improvement found in American watches that did not originate in the Waltham factory.

"It's Time You Owned a Waltham."

Waltham movements are designed for various service. Wherever strenuous service and sterling accuracy are demanded, the great watch is the Waltham Vanguard. In use on all railroads, engineering and survey work. Write for booklet describing various Waltham movements. And look for the name on the movement. Your Jeweler will show you.

WALTHAM WATCH COMPANY WALTHAM, MASS.

WANTED—RIDER AGENTS IN EACH TOWN and district to ride and exhibit sample 1911 Model "Ranger" bicycle furnished by us. Our agents everywhere are making [illegible]. Write at once for our special offer and catalogues.

NO MONEY REQUIRED until you receive and approve of your bicycle. We ship to anyone, anywhere in the U.S., without a cent deposit in advance, prepay freight, and allow **TEN DAYS' FREE TRIAL** during which time you may ride the bicycle and put it to any test you wish. If you are not fully pleased with it or do not wish to keep the bicycle you may ship it back to us at our expense and you will not be out a cent.

LOW FACTORY PRICES We furnish the highest grade bicycles it is possible to make at one small profit above actual factory cost. You save $10 to $25 middlemen's profits by buying direct of us. [illegible] DO NOT BUY a bicycle or a pair of tires from anyone else or even write for anything [illegible] you receive our latest art catalogues and special offers.

YOU WILL BE ASTONISHED when you see the high grade bicycle you can get from us for the small amount we ask for it. We sell the highest grade bicycle for less money than other factories. We are [illegible] sell $25 to $50 more than we do. **DEALERS** [illegible] can sell our bicycles under their own name plate at double our prices. Sundries and everything in the cycle line at half usual prices.

SECOND HAND BICYCLES — a limited number taken in trade by our Chicago retail stores will be closed out at $3 to $8 each. [illegible] free.

TIRES, COASTER BRAKE rear wheels, lamps, cyclometers, parts, repairs and everything in the cycle line at half usual prices. [illegible] a great deal of money.

DO NOT WAIT [illegible] for our Large Catalogue. Learn how to get a bicycle free or at a wholesale price. It only costs a postal to get everything. Write it now.

MEAD CYCLE CO. Dept. K-55 CHICAGO, ILL.
CITY SALES DEPT. Cor Washington and Canal Sts.

BISHOPRIC WALL BOARD AND SHEATHING

Save Money, Time and Labor in Building

BISHOPRIC WALL BOARD is cheaper and better than lath and plaster.

Easily nailed to studs. Applied dry, it is ready at once for paint, paper or burlap—inexpensive or artistic decoration. Made of kiln-dried, treated laths imbedded in Asphalt Mastic, insuring a solid, substantial covering for

Walls and Ceilings

Will not shrink, warp or crack. Clean, odorless and sanitary. Guaranteed proof against *dampness, heat, cold, sound and vermin.* Used for finishing new buildings of every description; also for partitions, attics, cellars, porches, laundries, garages. It is the *original* Wall Board [illegible] patented.

BISHOPRIC SHEATHING [illegible] kind of same materials as Wall Board, but is nailed smooth side to studs with laths and asphalt exposed.

SAVES 75 PER CENT

in material and labor. Does away with building paper. Makes smooth, solid job. Proof against heat, cold, dampness and vermin. *Used under weather boards, flooring and ready roofing or cement;* also as lining for barns, poultry [illegible] and other out door buildings. Houses finished with Bishopric Wall Board and Sheathing are ready for immediate occupancy. Write today for factory prices and

FREE Booklet and SAMPLE of *Bishopric Wall Board, Bishopric Sheathing, Bishopric Ready Roofing*

The Mastic Wall Board & Roofing Mfg. Co., 22 E. Third Street, Cincinnati, Ohio

Everyman's Car

The Brush Runabout

$450

TWO qualities of the Brush Runabout make it an ideal car for women.

These are its simplicity and its absolute dependability.

These qualities have been demonstrated publicly again and again.

It is so simple a child can run it—so dependable it is a perfect business vehicle

A WOMAN who drives an automobile wants a car that does not get out of order. She wants no complicated mechanism to worry her. She wants a motor that she can crank easily. She wants to drive with as little recourse as possible to gear shifts, levers, foot pedals, and other necessary complications of most cars.

She cannot get these qualities in any big car or in fact in any but **one** car. The complexity of the big car mechanism is duplicated in every small car except the Brush, which is totally different—the perfection of an original idea in motor car construction.

IN the 1910 Munsey Tour the Brush proved it could do anything any big car could do except travel at excessive speed.

In the hands of thousands of owners it has proven itself equal to meeting daily demands made upon it, without mechanical difficulties of any sort, at a minimum of expense.

When 9-year-old Louis Abernathy drove it from New York to Oklahoma after three lessons, he proved that a child could handle it. It's a smart looking car, easily handled, and takes one quickly and economically from place to place without need to depend on usual means of transportation.

It will fit your individual needs. Let us tell you how.

BRUSH RUNABOUT COMPANY 531 Rhode Island Ave. DETROIT, MICH.

Division of the United States Motor Company

it grow and it appeals to their sense of adventure. The stay-at-home woman prefers the finished product, while men like to help at the finishing; but the pioneer woman has always the spirit of the creator, and she is glad to come to a place where distances count little and men and women count much.

She may, indeed, lose her complexion in the beating wind; she may look from her homestead through a curtain of drifting snow and see nothing but wide spaces, but to her they are not empty—they are full of a coming fruitfulness in which she will have her part. America may be overcrowded in some quarters, but not in the West. Between the two seas there are thousands of waiting acres—calling for the pioneer woman.

Editor's Note—This is the second of a series of articles by Maude Radford Warren. The third will appear in an early issue.

Some Bird

AT THE recent maneuvers of the battleships in Southern waters, a visitor on board one of the ships was talking to an old salt, and the old salt warmed up enough to show the visitor some of his treasures and curios collected in all parts of the world. One thing he showed was a photograph of a most extraordinary-looking bird.

"What's that?" asked the visitor.

"That," the sailor replied, "is the pictur' of a pet eagle we used to have on board this here ship."

"But it doesn't look much like an eagle."

"In course not, for the reason he's had all his feathers pulled out. You see, there's a story goes with that pictur'. One time when we was layin' off the shore of Cuby we hears of a bunch of dagos what had a champeen fightin' rooster. This rooster was the sure champeen. He had licked all the other fightin' roosters on the island an' was worth his weight in gold. Them dagos was mighty proud of their fightin' bird an' offered to back him against all comers.

"We was struck with an idee. This here ol' eagle that shows in the pictur' was amoonin' round the ship an' we decided we would match him against that champeen fightin' cock. So a few of us goes ashore, meets up with them Cubians and gets to talkin' fight. They was eager. So we made a match for a thousand dollars, Mex., a side, the birds to be produced at the pitside on a certain day an' all bets to be play or pay.

"Them Cubians was daffy about their bird an' we took occasion to go ashore several times an' bet them to a standstill. Finally, after the ossifers had chipped in, we had fifteen thousand iron men bet on that fight—Mex., you understan'; meanin' some seven thousand and a half of good money. We picked the feathers outen our eagle, 'cept those roun' its neck an' on the tips of its wings; an' when the day come we puts the eagle in a sack an' goes ashore—the hull bunch of us.

"They was a bunch of Cubians there, all still daffy, an' we bet all the rest we had. Finally the preliminaries was arranged an' we picked a referee, makin' the 'greement it was play or pay—an' not callin' our eagle a rooster, but a bird. When we got it all arranged, with the bet-money in satisfactory hands, they sent in their rooster—it sure was a fine bird!—an' we shook the eagle outen the sack. Them Cubians hollered a little, but it was play or pay.

"Pretty soon the ol' eagle, after blinkin' for a time, begin lookin' on the ground for bugs to eat. The champeen rooster paraded roun' and presently took a flyin' leap at the eagle an' gaffed him good. The ol' eagle just blinked and kep' on lookin' fer bugs. The rooster give another parade an' lit in agin. He gaffed that ol' eagle somethin' shameful; but the ol' eagle just blinked an' continered lookin' fer bugs. Then the rooster was hoppin' mad; an' he got back, balanced and come up with a fearful swipe at the eagle with them sharp gaffs of his'n. This time the ol' eagle thought it was about the period to put an' end to this here sort of foolishness and he waited until the champeen rooster was backin' away. Then the ol' eagle reached out, grabbed that there chicken an' pulled its head clean off with one pull.

"The Cubians made a horrible yell, but we got the money an' beat it back to the ship; an' since then this here ol' eagle—who died a spell ago—has been, as y' might say, a sort of a pleasin' reminiscence roun' this ol' tub."

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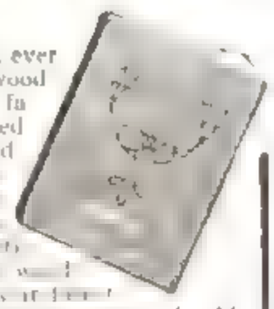

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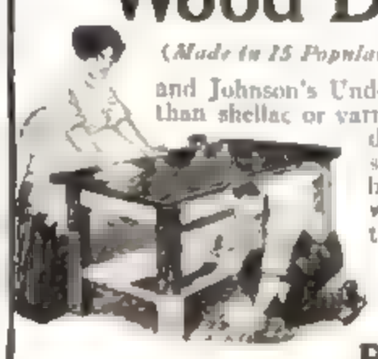

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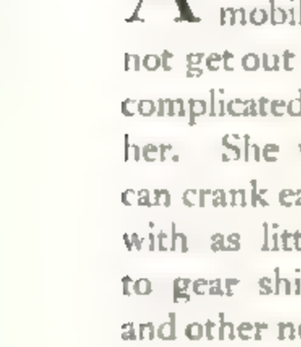

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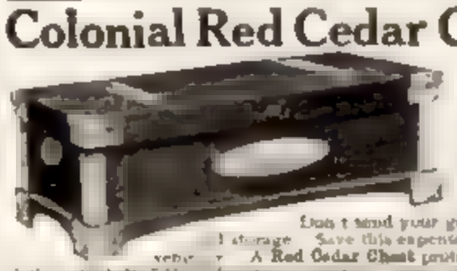

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THERE is only one Jap-a-lac, and it's only made by one factory. The name is trade-marked, and the quality is insured by the reputation of the manufacturers.

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WHY LONDON IS THE CENTER

(Concluded from Page 21)

Yet, if dividends may not be seen they can be clearly felt, for each spring, summer, autumn and winter London is gorged with money that has to be reinvested. Last year the total of London investments, it is estimated, came to no less than one billion seven hundred and fifty million dollars and of that fully one-half is believed to have gone abroad. London put, roughly, four hundred million dollars into the bonds of governments and municipalities at home and abroad; fifty-five million dollars into foreign and colonial corporations; three hundred million dollars into foreign and colonial railways; thirty-five million dollars into mines all over the world; ninety million dollars into exploration and financial projects for developing mines, plantations and miscellaneous enterprises everywhere; twenty-five million dollars into manufacturing concerns; twenty-five million dollars into real estate; one hundred million dollars into rubber companies; fifty million dollars into oil companies; twenty-five million dollars into iron and steel works; fifty million dollars into banks and insurance companies; and one hundred and fifty million dollars into miscellaneous enterprises such as street railways, omnibus companies, electric lighting and power, hotels and theaters, patents and proprietary enterprises and shipping. These represent John Bull's savings for the year.

An interesting contrast between London and New York is found in the different appeals made to self-interest by fraudulent promoters in the two cities. London, with all its financial power and wisdom, is as full of swindling promoters as our own metropolis, and British company laws seem to afford as wide a margin as our own for the operations of the swindler. But, where we Americans live on capital and always count all the money we've got in the world as what we're worth, the conservative Briton thinks entirely in terms of income and lives according to what is yielded by his salary and such investments as he may have made. If the dividend of a London bus company drops half of one per cent he may move into a cheaper house.

Our swindling promoter always promises that the stock we buy now for thirty cents a share will be worth ten to twenty thousand dollars next year. He offers sudden fortune. Very properly we call that a get-rich-quick scheme. But the British financial swindler invariably promises that, if you send him thirty pounds of capital, he will manage it so shrewdly that it will be no trouble at all to pay you ten per cent a year.

Results are about the same in both countries—there is merely a difference of bait. As with us many persons are anxious to fall into an easy fortune, so in England there are people anxious to get more than the three to four per cent yielded by sterling investments.

Because John Bull lives on his income—and saves some of that—he always has ready money to put back into some form of investment. The industries and resources of his own little country could never keep all this capital at work. Besides, experience has taught him to scatter it about the globe, in many countries and enterprises. So money is always flowing to London to pay interest and dividends. Four times a year the tide rises—and then ebbs as what John Bull has saved in rent and grocery bills goes back for more bonds and stocks. Hardly an ocean steamer anywhere but is carrying mining engineers from London to look into prospects all over the world, experts to appraise oil properties, and investigators to value tea, coffee and rubber plantations, railway and transportation concessions, and the like. London has an enormous appraising machine for property of every character, anywhere, and is ceaselessly buying up unconsidered trifles under the noses of the less experienced and systematic. When the property is proved, then the dividends and interest go back; and when they reach debtor countries, then the raw materials and manufactured goods start from those countries toward London.

Once upon a time, in the days of Cobden, the great free-trader, England's manufactures were the main thing; and she exported more than she imported, because less skillful nations sent her their raw materials and took them back in finished goods. Manufactures are still an enormous source of wealth to John Bull.

The main thing nowadays is his vast financial machine, which operates when anybody, anywhere, draws a bill of exchange on London. This is worth more to him than his actual money, as is shown by the fact that only goods travel—his gold remains in bank, for the most part, and takes a little ocean trip occasionally just to adjust a world balance.

There are countless stories about the bullion in the Bank of England. The big yellow pigs still appeal to the British imagination.

There is the story of the man who wrote to the governor and directors, for example, saying that if they would lock themselves in the bullion vaults at an appointed time and surround the bank with guards he would undertake to meet them. And he did, according to the story—coming in by an unknown sewer. Whereupon the governor paid him sixty thousand pounds to keep his secret.

Again, after you have visited the bank, English people ask if the governor told you about the time a clerk made away with a truckload of the bullion; and when you reply in the negative they tell you it is quite likely that he did not—that he would even deny the truth of it—that the whole matter has always been kept secret—because, if it became known, it would precipitate a run.

When the Old Lady of Threadneedle Street built her home around a little cemetery, which may still be seen as a garden in the center of the Bank of England, she provided no windows in the walls. Her idea was to guard the bullion against armed attacks. Every other Londoner still believes that the bullion can be sunk under water in emergency.

About a generation ago, when a band of American criminals made the only serious raid in the Old Lady's history, they robbed her of her gold through their very keen knowledge of the greater value of a bill on London. Instead of entering the vaults through a sewer or blowing them up with powder, the leader of this band got his London tailor to introduce him at the bank and opened an account. By means of forged exchange he got possession of thousands of golden sovereigns. They were passed over the counter without suspicion until the very last draft, when the swindlers were ready to leave the country. Then, by chance, the signature was questioned, the bank doors closed and the whole gang landed in an English prison.

Editor's Note—This is the second in a series of articles by James H. Collins. The third will appear in an early issue.

THE GIRL IN THE SANTEE

(Continued from Page 23)

to keep from killing him. Half an hour passed before I could see any color but red; then once more some one knocked on the door of my room.

"Who is it?" I said.

"I want to speak to you, Stephen."

It was my uncle's voice. I flung the door open. "Well?"

He stood leaning against the opposite wall of the corridor, his face very white, his eyes shining as with an extraordinary excitement. When he spoke it was in a faltering voice.

"A—note—for—you," he said; and he held toward me a folded paper between fingers that shook.

"A note!" I said. "For me?"

I stepped forward to take it. This maneuver brought me out of the shelter of the doorframe and into the middle of the corridor. It was at this moment that Mr. Blunt, lurking at the end of the corridor, and worked up by the slap and the kick he had received into a cowardly, murderous rage, fired. He should have used a weapon with a long barrel, in which case he must have killed me; but he chose to attempt the deed with a pistol. The bullet burnt rather than cut my scalp and I leaped back, slammed my door and bolted it.

Then I snatched up my gun and ammunition and leaped from the open window into

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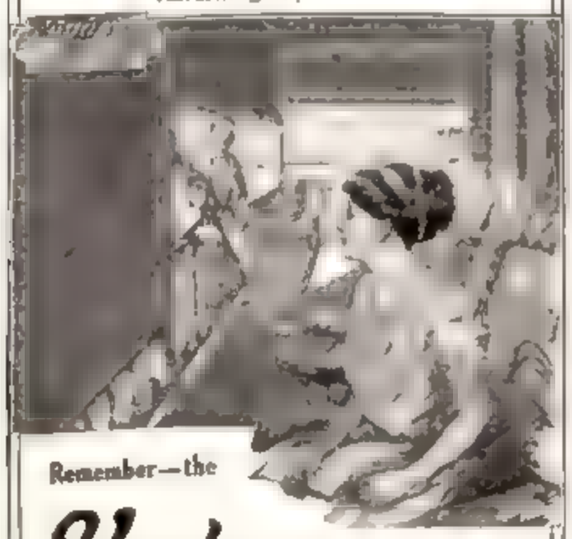

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the top of the great pink camellia tree. It was not in vain that I had read chivalrous romances and was at heart a poet and a lover. On the way to the ground I broke off three perfect and enormous flowers to carry to my sweetheart. And then, amid a hue-and-cry that came from around the corner of the house, the savage shouts of negroes with their hunting blood up, loud shouts from my uncle at the window from which I had escaped—he must have burst the door down—and a scattering of shots—How I ran!

I had formed the habit of leaving my canoe now in one place and now in another; otherwise my escape must have been cut off. As it was, I took the water closely and hotly pursued. They came after me on foot along the banks and dikes, in boats and with dogs. The pursuit seemed not only behind but ahead and on all sides. Once I heard a man scream and had time to hope that he had been bitten by a snake. I could distinguish my uncle's voice, Mr. Blunt's—shrill with fear and vengeance—and Mr. Greeg's, shouting commands and advice.

The darkness and my own most intimate knowledge of the waterways saved me. A little while and the sounds of the pursuit were focused in my rear and growing swiftly less.

XV

IN THE first rush of flight I headed as straight as might be for the cabin on the knoll; but a little reflection decided me to lead my pursuers a wild-goose chase. So I fired my gun from time to time and for an hour or more paddled in a direction directly opposite to that in which the cabin lay; but then, silent as the grave, I doubled in a great circle and went whither my heart urged me.

The real dangers of the position were not in the present, but in the future. I was persuaded that we should not be found for some hours, possibly not for some days; but, from two hundred men organized to search, even the most secret place in the amphibious and intricate Santee could not withhold itself forever.

I told Mammy Mannee everything that had happened and between us we made Céleste understand at least the gist of the matter; but this was very difficult, for we had as yet but few words of any language in common and we dared not strike a light by which to make eyes or draw pictures.

Toward dawn, a feverish white mist lying heavily over the whole country, I embarked them in the canoe with such food and possessions as we could muster and started upon a vague southerly journey, which had for its ultimate destination Charleston.

The mist was a common enough phenomenon and I looked for it to show signs of lifting at every instant; but instead of growing thinner it grew thicker and wetter, until presently, by the strong salt smell, I concluded that it was admixtured with genuine fog off the sea. Fog, as all men know, has the effect of making the familiar strange. I could better have managed a generally southerly direction in pitch darkness. We struck into waterways that I could not remember; we entered broad lanes that ended in reeds, ooze, mud and hard land. Mammy knew that we were lost and I knew it. We kept the knowledge from Céleste as long as we could. About noon we landed for a little dinner. And while we were eating we heard negro voices not far off and listened while they disputed as to their exact whereabouts. They had been hunting us all night and had got themselves lost. Gradually, still disputing, the voices passed close by us—we could hear half-hearted paddle strokes and even a sound of teeth chattering—and grew less and less, until silenced by the distance and the fog.

We went on for an hour or two, less in hope of finding ourselves, if I may say so, than of striking upon some piece of high land where we could camp for the night, or longer if the fog should not have lifted by the next morning. Fortunately the most watery parts of the Santee contain sudden and frequent turtleback islands of well-drained land; and we must have been desperately unlucky not to find one. It was less than an acre in extent, with an elevation of a dozen feet above the swamps and densely matted with twining and prickly vegetation.

Here we passed the night. Mammy and I took turns at watching; and for my part, though tensely anxious as to our ultimate fate, I was wonderfully happy. When it

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By far the greater number of men and women who buy gold watches choose a gold-filled case.

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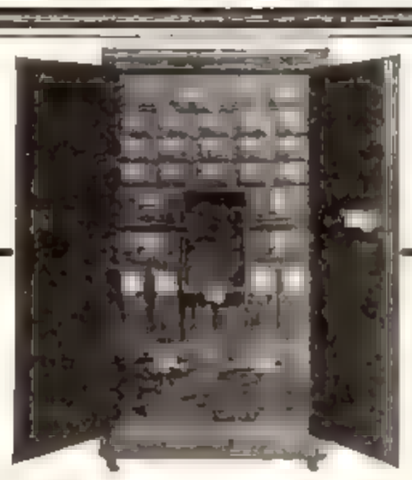

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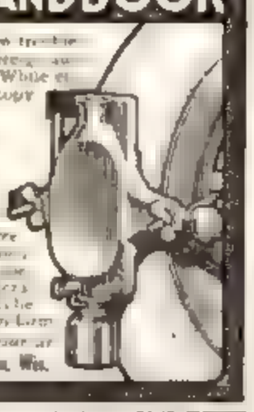

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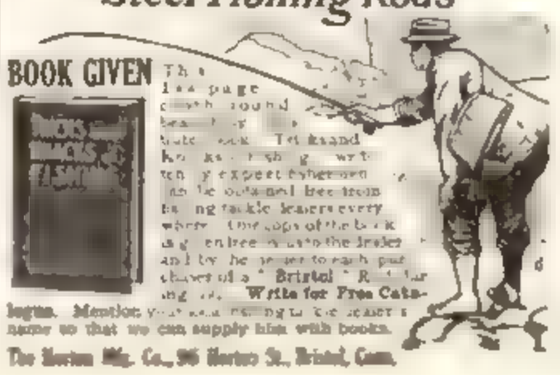

The Horton Mfg. Co., 96 Horton St., Bristol, Conn.

was my turn to watch I sat close to Céleste and held her hand while she slept. And I listened with all my powers of listening for any quickening in her breath that might tell of fever; and I made hundreds of tender, silent prayers over her.

As for the future, I considered that—now with an uncertainty and perturbation that was akin to despair and now with that serene self-confidence of youth in love that is almost sublime. Once, while mammy was sleeping, Céleste awoke. She did not speak, but I knew because of the sudden pressure on my hand. I lifted her then and held her half lying in my arms, her head against my shoulder, my lips upon her cool, damp cheek or busy whispering all the gentle words I knew. In every man's life there is at least one moment of perfect happiness. That night, I think, saw mine; for my desire to her was of the spirit and so was hers to me. Ours was the heavenly essence of love that night, I think, that is made up of trust and serene bliss and innocence. My pulses, I think, did not quicken by so much as one beat; nor hers.

Morning broke. The fog was denser than ever and rain fell.

(TO BE CONCLUDED)

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An interesting feature of the time system is the loaning of watches to the men while their own are being repaired. The watch thus loaned must, of course, be similar to the one left for repair, as the companies can take no chances on any imperfect timekeeper. Under the system of watch inspection that is generally regarded as the most perfect now in use, the inspectors are furnished with standard railroad watches in nickel cases, which they are free to loan to the railroad men while theirs are being repaired. The loaned watch must be strictly up to the requirements laid down in the rules. Any jeweler may lend a watch to the railroad man, provided the same is of such a standard as will meet the time-service requirements.

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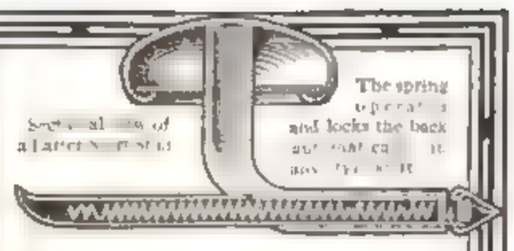

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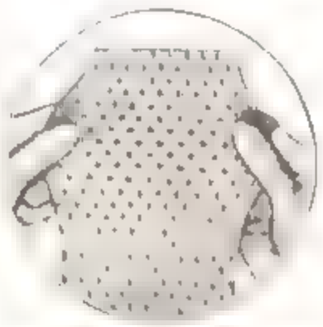

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AUX ITALIENS

(Continued from Page 13)

"Well, that's the way it goes, Mawruss," he said bitterly, as Enrico walked toward them from the cutting room.

"Mr. Potash," he said, "ascuse me, you geev-a me now leetla time for going downtown just for same like I tell-a you dis morning?"

"Go ahead, Henry," Morris replied.

"You notta mad at me, Mr. Perlmutter?" Enrico asked anxiously.

"Why should I got to be mad at you, Henry?" Morris rejoined. "If I would feel the way you do, Henry, me, I wouldn't of waited for my contract to be up even."

"Ain't that a fine way for you to talk, Mawruss?" Abe said after Enrico had gone. "You would think you would be glad to get rid of the feller right in the middle of the busy season."

Morris shrugged.

"I don't care if I would got to jump right in and work till twelve o'clock every night, Abe," he declared. "I would tell him to go home to the old country if I would got to pay for the ticket myself."

Abe thrust his hands into his trousers pockets and started to walk gloomily away.

"Furthermore, Abe, if you want to go out for your lunch, Abe," Morris concluded, "now is the time, because as I told you before, Abe, I got to go on the court at two o'clock."

"Sure you told me that before, Mawruss," Abe growled, as he put on his hat and coat; "and when a feller goes to work and deliberately fixes things so he has got to go on a court, Mawruss, d'ye know the next place he would go?"

He paused for a retort; but, as Morris made no sign, Abe supplied his own answer.

"A lunatic asylum," he said, and a minute later the elevator door clanged behind him.

For almost an hour longer Morris busied himself with the assortment of the sample line, and he had about concluded his task when a great wailing noise came from the cutting room. He jumped to his feet and ran hurriedly to the scene of the uproar. There he found Enrico Simonetti seated on a stool, clutching his hair with both hands, while around him stood a group of his assistants, voicing their anguish like a pack of foxhounds.

"*Koosh!*" Morris cried. "What is the trouble here?"

The wailing ceased, but Enrico remained seated, his hands still clutching his bushy hair, while his large brown eyes stared blankly from a face as white as a pierrot.

"What's the matter?" Morris repeated.

"His bank busted on him," said Nathan Schenkmann, the shipping clerk.

"His bank!" Morris cried. "What bank?"

"It ain't a regular bank," Nathan explained. "He is giving his money to an Italiener which he calls himself a banker, Mr. Perlmutter; and today when he is going there to get him money the feller's store is locked. Nobody knows where he went to at all. The clerks also is gone."

"Is that right, Henry?" Morris asked.

Enrico nodded his head without removing his hands from his hair.

"There is a big crowd of loafers around the store," Nathan continued, "which they are saying they would kill the feller if they get him, so Henry comes back here on account he ain't that kind, Mr. Perlmutter. Henry is a decent feller, Mr. Perlmutter."

Morris looked pityingly at his cutter, who continued to stare at the floor in stony despair.

"Might you could do something to get him his money back maybe, Mr. Perlmutter?" Nathan said.

"I would see when my partner comes in from lunch," Morris replied, and as he turned to leave the cutting room Abe's bulky form blocked the doorway. Morris waved him back, and Abe tiptoed to the front of the showroom followed by Morris.

"What's the trouble?" Abe asked immediately.

"Trouble enough," Morris declared. "Henry's bank busted on him."

"What!" Abe cried, and Morris repeated the information.

"Then he wouldn't leave us at all," Abe said, and Morris nodded sadly.

"Ain't it terrible?" he commented.

"Terrible?" Abe asked. "What d'ye mean—terrible? Is it so terrible that we wouldn't got to lose our designer right in the middle of the busy season?"

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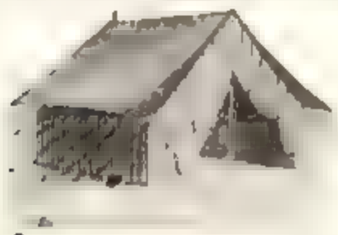

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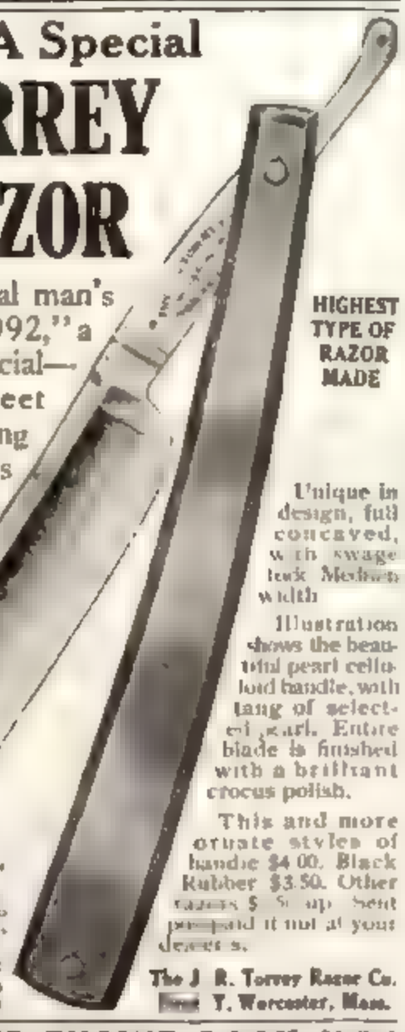

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Charles H. Elliott Co., 1030 Lehigh Ave., Philada.

"I don't mean us, Abe," Morris said. "I mean for Henry."

"Henry neither," Abe rejoined. "Henry would still got his job with two hundred dollars a year raise."

"And a bonus of two hundred dollars," Morris added.

"A bonus of nothing!" Abe almost shouted. "Do you mean to told me you would pay Henry a bonus of two hundred dollars now that he must got to stay on with us?"

"I sure do," Morris declared fiercely; "and furthermore, Abe, if you don't want to pay it I would from my own pocket, and I'm going right in to tell him about it now."

He walked away to the cutting room, and in less than five minutes Abe repented his parsimony. He went on tiptoe to the door of the cutting room, where Morris leaned over Enrico, uttering words of consolation and advice.

"Muwruss," Abe hissed, "make it three hundred, the bonus."

Morris nodded.

"And, Mawruss," Abe went on, "it's pretty near quarter of two. Ain't you going up there at all?"

IV

"I SHOULD never walk another step if you didn't say two o'clock," Morris Perlmutter protested to Philip Sholy as they hastened up the stairway in Jefferson Market Police Court.

"Never mind what I said," Sholy cried. "It's now anyhow quarter past two, and that dago has got his wife and servant girl and two clerks waiting in court since twelve o'clock. Eichendorfer and Baskof have been here since one o'clock."

"Say, listen here, Sholy," Morris said, as they panted up the last flight, "I came just as soon as I could, and I couldn't come no sooner."

"Hats off!" the policeman at the door shouted, as Morris walked up the aisle with his attorney, and a moment later they passed into the inclosure for counsel.

"My client and his witnesses have been here since twelve o'clock," a lawyer was explaining while Morris sat down, "and in the meantime his place of business has been closed."

At this juncture the client in question caught sight of Morris and ripped out so strong an Italian expletive that the court interpreter nearly swooned.

"What business is he in?" the magistrate asked.

"He's in the banking business on Mulberry Street," the lawyer continued, "and it's impossible to say what harm all this may do him."

"Call the case again," the magistrate said.

"Witnesses in the case of Giuseppe Caraccioli please step forward," the interpreter announced, and the policeman in the rear of the courtroom repeated the injunction to the loungers in the stairway.

"Guy-seppy Scratch-oly," he bellowed, and Morris heard him from his seat in the inclosure for counsel. He jumped to his feet and made for the gate.

"Where are you going?" Sholy demanded, grabbing him by the coat.

"Leggo my coat," Morris cried, and the next moment he was taking the stairs three at a jump. Nor had his excitement abated when he burst into his cutting room half an hour later.

"Henry," he gasped, "if I would get your money back for you would you stick out the busy season for us?"

Enrico was chalking designs on a piece of pattern paper when Morris entered. Beyond a slight pallor he appeared to be quite resigned to his loss, but at his employer's words he flushed vividly and clutched again at his hair.

"Leave your hair alone and listen to me," Morris commented.

"Sure, sure," Enrico said tremulously, "I leesten, Mr. Perlmutt."

"Did you hear what I said?" Morris went on. "If I can get your money back for you will you stay on here till the busy season is over?"

"Sure," Enrico cried; "sure. I notta geevadam how long I stay, you getta my mon', Mr. Perlmutt. I stay here one, two, t'ree years."

"All right," Morris said; "put on your coat and go back to Mulberry Street. Your banker will of opened up again by the time you get there."

* * * * * * * * *

Ten days afterward Abe and Morris sat in the showroom.

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SHIRTS

THERE can be no more certain indication of good taste in dress than to wear **"Gotham"** Mfg. Co. **Shirts,** the leaders of Metropolitan fashion and the Shirts most preferred by men who care. They are seen *everywhere* about New York—on the *streets*, in the *hotels*, at the *country clubs* and on the *golf links*. **"Gotham"** is the vogue in **Shirts.**

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Watch for the Enemy of your teeth—"Acid Mouth"

This simple test will show whether or not you have 'acid mouth,' and if you have you can also prove that Pebeco never fails to do away with it. Send for the Free Test Papers

THE almost indestructible enamel—the armor plate of the teeth—is not proof against acids that accumulate in the mouth. The hard, flint-like coating is gradually dissolved in an "acid mouth," and when it is once destroyed the softer interior of the tooth rapidly disintegrates. Dental authorities assert that ninety-five per cent. of tooth decay is caused by "acid mouth."

In order to save the teeth, *preserve* the *enamel* by removing the cause of the enamel's destruction—"acid mouth."

Pebeco Tooth Paste *does* remove the cause of tooth decay

Pebeco Tooth Paste neutralizes acidity of the mouth and destroys the germs and bacteria that cause fermentation and give rise to acids in the oral cavity. Pebeco is a perfect cleanser and deodorant, restoring whiteness to the teeth and insuring a sweet, wholesome breath. It appeals strongly to the man who smokes. It leaves a pleasant, revitalized freshness that is delightful.

Send for Trial Tube and Acid Test Papers

and try the acid test experiment yourself and prove how Pebeco overcomes tooth-destroying acids.

Pebeco originated in the laboratories of P. Beiersdorf & Co., [illegible], and is sold everywhere in [illegible]. A little of it on a brushful is used at a time, it is very economical.

Exact Size of Large 50c Tube

LEHN & FINK, 106 William St., New York

Producers of Lehn & Fink's Riveria Talcum

"T'phooee!" Morris exclaimed. "Ever since that Italiener gets his money back he's all the time hollering."

Strains of the prologue to Pagliacci in Enrico's throaty barytone came from the cutting room, and Abe smiled.

"You couldn't blame him for being happy, could you?" he said.

"Sure I couldn't," Morris agreed, "but I wish he wouldn't holler the same tune all the time. That's that Palmatzki which them Italieners is always hollering."

"By the way, Mawruss," Abe asked, "what became of them Italieners?"

"They moved out," Morris said.

"That was a crazy thing you done, Mawruss, when you went on the court that time," Abe commented. "In the first place you wasted a whole lot of time, and in the second place that Italiener could have been murdered already when his depositors found his bank closed."

"Sure I know," Morris said, "and on the head of it all, Abe, the judge dismissed the complaint. So what does that feller Scratch-oly do, Abe, but turn around and sue for false arresting."

"Sues you?" Abe exclaimed.

"What are you talking about?" Morris cried. "I ain't got nothing to do with it. The whole thing got started by this here lawyer by the name Sholy, which he wanted to make a little money. So I says I am willing to pay my share, but I wouldn't sign no complaints. I know them false arrestings from old times already."

"Who did sign the complaint?" Abe inquired.

"Doctor Eichendorfer and Henry Baskof," Morris answered, "and the way them fellers looks at me now, Abe, you would think I done 'em something."

"And how about Sholy?" Abe asked.

"Sholy acts like he would be my friend for life," Morris replied. "He's handling the false arresting case for them fellers, Abe, and they already paid him a hundred dollars detainer."

"It's an ill wind that don't blow a lawyer any good," remarked Abe.

Politics Explained

WE OFTEN regret that our admirable contemporary, the Congressional Record, does not enjoy a larger circulation. No other publication has ever favored its readers with an explanation of professional party politics at once so compendious and so luminous as that to be found on pages 3901-2 and 3 of the Record for March 1, 1911—being part of the report of Senator Lorimer's speech in his own defense.

When a young man of twenty-four, Senator Lorimer relates, he found himself in a district almost solidly Democratic. He began to organize the precincts in behalf of the undying principles of Lincoln and Blaine. "With Republicans?" he inquires; and answers: "No—there were no Republicans; with Democrats." He continues:

"In our city and county in those days we had, at the disposal of the party in power, anywhere from twelve to fifteen thousand places; and when the Republican party came into control of the city for the first time in my career, in 1887, the disposition of all the patronage in that section of the town fell into my hands." And most of it, he confesses, was given to the ardent young Democrats. "From that time to this," he adds, "no man has ever come to my home or my office to ask a favor that, unless it was a strictly party matter, I ever asked him his politics. I do not know whether I properly carried out my obligations in the disposition of those places; but I do know that in the territory from which I come ninety per cent of the Democrats, whether they vote for me or not, will tell you they would rather have Lorimer in Congress or in any place he wants to go to than any man in their own party."

For a more concrete example, Mr. Galligan, ardent Democrat, was in hard luck. "His wife was sick and he did not have a dollar—no money to pay the doctor; no money to buy medicine. He came to me. I secured an appointment for him out of which he received a fair salary. He had called on his Democratic leaders for help, but he had called in vain." Somewhat later Mr. Galligan, being then a good Democratic member of the legislature, was able to assist in electing Mr. Lorimer to the United States Senate.

All of which shows just what professional party politics is: an organized hunt for jobs—the best hunter getting the boss-ship.

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This is undoubtedly the greatest Panama Hat Value ever offered in the United States. These Panamas are made of **fine quality genuine Panama Straw**, very close woven and [illegible] to [illegible]. They are trimmed with [illegible] bands and leather sweat bands. They are featherweight, cool, dressy and quickly adaptable to any shape. **Any retail store in this country would charge you from $12.00 to $15.00 each for Panamas of this high grade,** but we import Panamas by thousands every year direct through the Port of Galveston from South America. **We Save You Two Profits.**

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SHOULD THE LINING GIVE UNSATISFACTORY WEAR, RETURN THE GARMENT TO US EXPRESS PREPAID, TOGETHER WITH THIS TAG AND WE WILL RE-LINE WITHOUT CHARGE.
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This [illegible] eliminates that [illegible], [illegible] or less [illegible] Can be [illegible] Clarifier [illegible] The [illegible] Clarifier [illegible]

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[illegible] Write [illegible] Clarifier. Information and [illegible] free.

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SENSE AND NONSENSE

Fowl Language

EVER since Daniel Frohman wrote his autobiography, his fellow managers have regarded him as a highbrow. As a matter of fact, Mr. Frohman has a very keen sense of humor, as the following anecdote shows.

At a meeting of the theatrical managers' association the conversation, during a lull, turned to the production of Chantecler, which was then running in Paris.

"Strange," said one magnate, "that the characters should be barnyard fowls! I wonder what language they speak."

"Why," answered Mr. Frohman, "that is very simple: they all speak French, with the exception of the rooster, who speaks Cockney."

A Resourceful Leader

IT WAS during the sham battle at Chickamauga last summer that a young Georgia sergeant gave a command that will pass his name down to posterity in the unwritten legends of the National Guard. His company held an exposed position and in the ardor and excitement of their first baptism of fire they had disposed of enough cartridges to last a veteran through an all-day battle. Suddenly they found their belts empty and necessarily the din of conflict lessened. It was then that the gallant sergeant, hatless and flushed with battle frenzy, rushed down the line and shouted: "Keep up your fire, boys! Don't let the enemy know your ammunition is out!"

Highgrade Rices From Japan

MOST people in our own country consider that rice is always rice and that is all there is to be said about it. In Japan, however, where it is by far the most important cereal, there are more than one hundred recognized market varieties, which bring very different prices. Benkei and Miyako are considered best of all and are in great demand by those who can afford to buy them.

Other highly prized rices are Omachi and Shinriki; and of these two varieties about thirty million pounds were imported into the Hawaiian Islands during the last year from Japan. It is the large Japanese population in the little archipelago that consumes this imported product, which has been steadily driving the Hawaiian rices out of the local markets, notwithstanding the fact that the price of it is twenty-five per cent higher.

Thus one of the most important Hawaiian industries has suffered very seriously; and, in the hope of finding a cure for the mischief, the Federal Government recently sent an expert to Japan, with instructions to study in that country everything that had to do with the growing and marketing of rice—and to obtain seeds of some of the best kinds if possible.

The Japanese were very polite and kind. They not only showed how different rices were grown at some of their agricultural experiment stations, but they put the American agent in the way of getting hold of the seed he wanted. He was thus enabled to secure one hundred pounds of seed of each of the four choice varieties mentioned above, and these have since been distributed among Hawaiian planters for their own use. An objection to the Shinriki from the Hawaiian standpoint is its bearded glumes; but the Japanese have got rid of the beards by crossing it with the Omachi, retaining the superior flavor of the latter in the hybrid. A small quantity of the seed of this hybrid has also been obtained.

Obviously it is of small use to get and to plant superior seed unless measures are taken to maintain pure strains of the highbred rices. This, it is believed, can be accomplished only by growing rice for seed on plantations especially established for the purpose—a plan that sooner or later will surely be carried out.

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Careful shoe buyers the world over know that they can depend upon the stability and comfort of a shoe made by the Goodyear Welt process.

In the United States over 500 manufacturers of trade-marked shoes (let us send you a list) have adopted the Goodyear Welt System of Shoe Machinery, and use it exclusively in the making of their shoes, which are the veritable cream of the shoe product of the United States. This system consists of over sixty ingenious machines, but takes its name from the welting machine, the principal operation in a well made shoe.

By this process a thin and narrow strip of leather, called a welt, is first sewed to the insole and upper. The outsole is then sewed to this welt, leaving the stitches outside, so that the inside is left entirely smooth, with no threads to tantalize the foot.

Write Today for the following Booklets which will be Sent You Without Cost:

1. Contains an alphabetical list of over five hundred shoes sold under a special name or trade-mark, made by the Goodyear Welt process.
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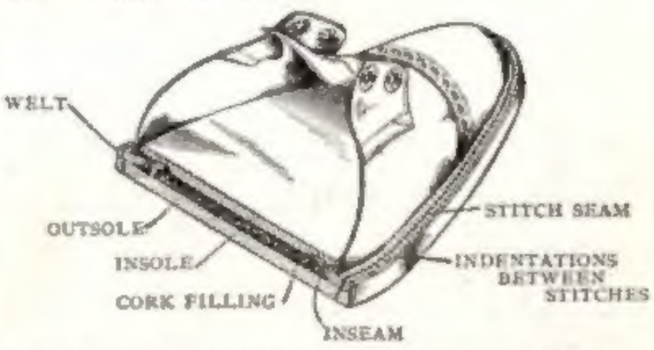
4. "An Industrial City." Illustrated—descriptive of the great model factory of the United Shoe Machinery Company at Beverly, Mass.



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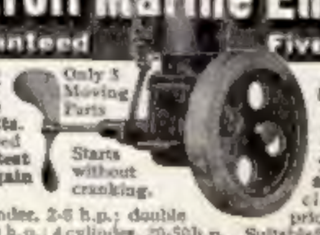

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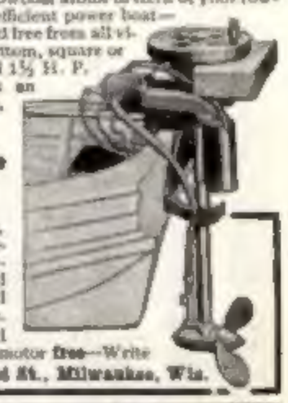

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Catalog with illustrations and descriptions of this marvelous motor free—Write Evinrude Motor Co., 200 Read St., Milwaukee, Wis.

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By importing large quantities we can sell direct to user for this surprisingly low price. These hats are warranted **genuine all hand-woven**; unblocked, can be worn in that condition by Men, Women and Children. Easily blocked in any shape or style. Just as serviceable as the $10.00 kind; only not as fine a weave. All sizes. Weight about 2 oz. Sent prepaid, **$1.00.** Order today. Satisfaction guaranteed on receipt of

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—may prompt you to buy your *first* sack of Occident Flour. Outright confidence and better baking success than you've ever had before will urge the buying of your *next* sack.

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Corner of Vest Shop 6, where 200 skilled vest makers are constantly employed.

View in Pants Shops 5 and 7 where 250 expert tailors work on trousers exclusively. Occupies entire seventh floor.

Partial View of Shipping Room, where 200,000 suits and overcoats a year are individually packed and shipped.

Section of Coat Shops 3 and 4, employing 250 expert journeymen coat tailors. Occupies entire eighth floor.

Express Wagons at Shipping Platform, making one of six daily "pick-ups" of clothes we ship everywhere by express.

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